

# THE CHRISTIAN SCIENCE MONITOR

LAST EDITION

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PRICE TWO CENTS

## EDUCATORS ARE HERE TO STUDY THIS CITY'S SYSTEM OF SCHOOLS

Vocation Work and Buildings Are Objects of Special Interest to Members of the Illinois Party

### WILL ADOPT IDEAS

Mrs. Ella Flagg Young and Other Officials Are to Get Best Methods for Use in Chicago

Five Chicago school officials inspected Boston schools today. The party motored from the Hotel Vendome to the headquarters on Mason street, where they were met by Superintendent Franklin B. Dyer, and his secretary, George S. Burgess, who came to greet them.

The members of the party are Mrs. Ella Flagg Young, superintendent of Chicago's public schools, accompanied by Mrs. John MacMahon, James B. Dibekla and H. W. Huttman, members of the board of education, and J. H. Prost, city forester. They arrived here Sunday. According to arrangements they made to come to school headquarters at 9:30 o'clock this morning to begin a tour of the schools, on which they are accompanied by Frank V. Thompson, assistant superintendent. They did not leave their automobile at headquarters, but went at once to the normal school group on Huntington avenue where the honours were done by Wallace C. Boyden, headmaster of the normal. They visited the Girls' Latin school and the High School of Commerce, all of which are under one roof. Mr. Huttman, who is chairman of the committee on buildings and grounds for the Chicago schools, and Mr. Dibekla were particularly impressed by the architecture and ventilation, especially of the large lecture hall of the normal school. Mrs. Young and Mrs. MacMahon gave more attention to the classes.

From this group the party was driven through the Fenway, past Simmons College, around Jamaica pond to the new Lewis and new John Winthrop buildings in Roxbury and Dorchester and to the high school of practical arts. This afternoon they are to visit the girls' trade schools, the Boston industrial school for boys in the old Brimmer building, and the pre-vocational classes at the Quincy school on Tyler street.

### Hunt for Two Objects

The party is investigating particularly for two things, vocational work and buildings and grounds. It is the desire to make and keep the Chicago schools second to none, broad and far-reaching, and for that reason the Chicago board is sending some of its members on this visit of inspection. Beginning at Boston, New York and other cities will be visited before the return. Mrs. Young and other members of the board came to Boston for a similar purpose three years ago. She is now interested in seeing what changes have been made since.

Mrs. Young is of the opinion that while their work should be taken very seriously by school officials and teachers this sense of responsibility should not be brought to bear heavily upon the child. He should not be made to take life too seriously. Even in vocational work she believed there should be a brightness and lightness about it that will make him enjoy his tasks and look upon life as a privilege rather than a burden to be discharged.

Mr. Huttman, chairman of the committee on buildings and grounds, thinks the school buildings and their surroundings should be as beautiful as possible. "The early years of life are most impressionable," he says, "and we ought to give the children surroundings that are elevating and refining. In many homes, and particularly in the poorer districts there is practically no beauty. Let us make our schoolhouses and grounds a thing of joy, a place where old and young will like to come."

## CHICAGOANS WHO ARE VISITING BOSTON



Left to right—J. H. Prost, superintendent of small parks and city forester in Chicago, to observe school grounds here; Mrs. Ella Flagg Young, superintendent of Chicago schools; Mrs. John MacMahon of Chicago school board; Henry W. Huttman of Chicago school board; J. B. Dibekla of Chicago school board

## BOARD OF ECONOMY CONSIDERS MAN FOR PLACE AS SECRETARY

H. E. Maling, a member of President Taft's national bureau of efficiency and economy, is expected at the State House Tuesday to confer with the members of the new efficiency and economy commission of Massachusetts relative to his possible appointment as secretary of the board.

Norman H. White, chairman of the board, said today that Mr. Maling had been highly recommended to the board. No action has been taken by the commissioners relative to filling the position. Tomorrow's conference will probably determine whether it will go to Mr. Maling.

Mr. Maling is a native of Portland, Me. He has had an extensive experience in the kind of work which the commission will have to do. The board is willing to pay a \$4000 or \$5000 salary.

Beginning Wednesday the commission will hold a series of conferences with the various state boards. The conference Wednesday will be held at 10 a.m. with the boards of administration of the Lowell textile school.

## NATIONAL GUARD PLAN IS FULLY EXPLAINED

NORFOLK, Va.—At the convention of the National Guard Associations, which began here today, a detailed explanation of the government plan to reorganize the national guard of the various states was given by Capt. George Van Horn Moseley of the general staff of the army. He pointed out that four divisions will be created from the regular army and 12 from the national guard. When the plan goes into effect, as it probably will, the divisions with headquarters will be as follows:

Fifth, headquarters Boston, composed of the guard of Maine, New Hampshire, Vermont, Massachusetts, Rhode Island and Connecticut.

Sixth, headquarters Albany, made up entirely of New York state troops.

Seventh, headquarters Harrisburg, entire guard of Pennsylvania.

Eighth, headquarters Washington, New Jersey, Maryland, Delaware, Virginia, West Virginia troops.

## RYAN'S DENIAL OPENS DYNAMITE CASE DEFENSE

INDIANAPOLIS—Frank M. Ryan, president of the Iron Workers Union, first witness for the defense, this afternoon categorically denied every statement made in Ortie McManigal's confession, in which McManigal's word implicated the witness in the alleged dynamite conspiracy.

The government's final witness was William P. Fortune, president of the Seaboard Construction Company, who told of explosions on his open shop contracts.

At court opening William K. Benson of Detroit and John B. Carroll of Syracuse, S. P. Meadows of Indianapolis and M. H. Davis of Philadelphia were discharged as defendants on motion of District Attorney Miller.

HOCKIN REMOVED FROM OFFICE INDIANAPOLIS—It became known today that Herbert S. Hockin of Detroit has been removed as acting secretary-treasurer of the International Association of Bridge and Structural Iron Workers. The union's executive board took this action Saturday night.

## IMAGINARY FOE IS ATTACKED BY CHILD CAVALRY IN YARD

In a vacant yard in Back Bay there was a collection of 25 ordinary wooden "horses." An imaginative youngster found them. At once he saw unlimited possibilities. He ran out into the street to summon with loud whoops all his playmates in the block.

The boy who saw them first quickly formed a plan of play. It was his right to assume command. The horses were strung out in irregular formation. Each was mounted by a spiritid rider, and all were soon in full cry across the back yard against an imaginary foe.

The short chubby legs waved in the air and by the greatest stretch could not touch the ground by a foot. Yet each rider beat the wind whipping his face. His horse had had the right to rein his steed to the right and to the left.

Intricate cavalry maneuvers were not

impossible to the boyish imagination. Their backs to a wall withstanding the charge of 15 of the enemy's horse. Deliberately the defenders took their places in a spot where retreat was impossible. Like the historic Balboa, who banished the wavering of his courage by burning his bridges behind him, these defenders put out of their thoughts all ideas but victory.

Then came trips around narrow ledges of a mountainside, with Indians hiding in the distance. Came also pursuits of automobiles by park policemen.

New schemes of play occurred to one or other boys every few moments, and they were starting on a Buffalo Bill program when their horses were taken out from under them. The workmen wanted to use them.

EX-PRESIDENT PENSIONS BILL WASHINGTON—Pensions for all future ex-Presidents of the United States at a rate of \$2000 a month; their widows at the rate of \$1000 a month and all minor children whose parents have passed away at \$200 a month, were recommended in a bill introduced today by Representative Forest (Dem., N. Y.). He also proposed a constitutional amendment fixing the President's term at six years, and making him ineligible for reelection.

Do you want a reliable assistant? The Free Want Pages of the Monitor will help you find one.

Do you know of some one who seeks a place? You can show him many good opportunities by marking the Free Want Pages and handing or sending the Monitor to him.

POSTAGE REQUIRED FOR MAILING TODAY'S PAPER  
In United States.....2c To Foreign Countries.....3c

## HARRIMAN RAILROAD MERGER IS DISSOLVED BY SUPREME COURT

Government Wins Anti-Trust Suit and Orders Separated Union Pacific, Southern Pacific and Salt Lake

### ACT IS SWEEPING

Circuit Court of Utah Is Directed to Conduct Operation—Justice Day Reads Decision for Bench

WASHINGTON—Declaring illegal the Harriman railroad and shipping monopoly, the supreme court today sustained the government's anti-trust suit by ordering dissolved the merger of the Southern Pacific, Union Pacific and "Salt Lake" railroads.

Edward J. Harriman's monument of railroad and Pacific coast shipping combines was held to be a violation of the Sherman anti-trust law.

The highest court refused to invoke its "rule of reason" laid down in the Standard oil and tobacco trust cases, to approve the railroad combine. The merger was declared "unreasonably" in restraint of trade.

Ownership by the Harriman "rail trust" of 45 per cent of all Southern Pacific stock is declared illegal and disapproved by the court.

The interest of the Harriman company in the Atchison, Topeka & Santa Fe and "Salt Lake" railroads was held not illegal.

The decision was unanimous, Justice Van Devanter taking no part.

The court directed the circuit court of Utah to take charge of the dissolution of interests of the Southern Pacific stock held by the Union Pacific.

Presentation of the plans to the supreme court of the United States within three months is ordered.

### Decision of Court

Justice Day read the opinion. It said in part:

"This court reaches the conclusion

(Continued on page 14, column 2)

## CONGRESS ADJOURNS IN AN HOUR AFTER IT IS CALLED TO ORDER

### SEVERAL OF OLD GUARD TO RETIRE AT THIS SESSION

WASHINGTON—When the House met at noon today many of the "old guard" entered the chamber to begin their final service as members of that body.

Former Speaker Cannon leaves the House next March, winding up a career there of more than a third of a century. Representative Eleazer J. Hill of Connecticut, also is to retire. He has been in the House for 18 years.

Others who have come back only to say goodbye include Representative Sulloway of New Hampshire, William B. McKinley of Illinois, Nicholas Longworth of Ohio, John Dalzell of Pennsylvania, William A. Rodenberg of Illinois, John J. Gardner of New Jersey, Edgar D. Crumpler of Indiana, Olin H. Young of Michigan, George Prince of Illinois, and John Q. Tilson of Connecticut.

All of the foregoing are Republicans.

## CAMBRIDGE BILL FOR INCREASE IN COST OF PUBLIC SAFETY WORK

WASHINGTON—With gavel strokes in the House and Senate, exactly as the bronze clocks pointed to 12 o'clock, the third session of the Sixty-second Congress was convened here today. At 12:24 p.m. the Senate adjourned and at 1:10 p.m. the House dissolved for the day.

In the upper branch Senator Augustus O. Bacon called the members to order. Speaker Champ Clark did similar duty at the south end of the Capitol.

Out of respect to the memory of members who had passed away, both houses transacted only minor and necessary initial business.

Appointment of committees to notify the Senate and President Taft that the House was in session and again ready to do business, was the final business before the House adjourned until noon Tuesday.

There were 66 members of the Senate present. Senator Culom of Illinois offered a resolution calling for appointment of a committee of senators to act with a House committee in waiting on President Taft to notify him that Congress was ready to transact business. Senators Culom and Martin were named as the Senate members.

Senator Lodge offered a motion making the hour of meeting at 11 o'clock. This prevailed.

Among the absenteers were Senators Bradlee, Oliver, Jones and Sutherland.

Presentation of President Taft's annual message is on tomorrow's program in both houses. It is almost uniformly transmitted on the second day of every session.

Despite the formal, perfunctory proceedings today, spectators stormed the Capitol to witness the inauguration of the concluding session of this Congress. The galleries, public and private, in both chambers, were filled. Many foreign diplomats were in the diplomatic gallery of the Senate. Outside in the halls, fringes of spectators clustered at each doorway, while hundreds of tourists and other visitors thronged the hallways and porticos of the Capitol.

The House chamber was in marked contrast to the Senate in its floral decorations. Bouquets and some floral baskets filled the desks of many representatives. In the Senate, a few boutonnieres, worn in senatorial lapels, were the only tinge of color. The Senate has tabooed flowers at opening sessions for several years.

Congratulations were showered upon the fortunate members reelected. Many received congratulations upon re-election. Among the latter were Representatives Norris of Nebraska, who goes to the Senate March 4; Judge Charles R. Crisp, the House parliamentarian, 1st Clyde Tavenner of the sergeant-at-arms office, who cease being employees and take seats in the House as members in the next Congress.

The triangular complexion of Congress—Republicans, Progressives and Democrats—was also much in evidence. Conferences were held by the Progressive members in both chambers.

Although it was the "short" session they were beginning, the legislators plainly evidenced their resignation to "settle down" for an indefinite stay, probably into next summer, in view of the promised special session in April.

The legislative program facing the Congress today comprised little more than most urgent, necessary legislation, including a score of appropriation bills, and a few bills specially assigned for consideration. The Senate plans to spend about two hours each day in the impeachment trial of Judge Archibald. Various committees have unshaped bills to polish off.

Numerous investigations were also on the House program, with early action promised on the Dillingham-Burnett immigration bill and the Philippine independence bill.

Important bills to receive attention include the bill for a department of labor, which Senator Borah said Sunday would be presented for immediate action; the Sheppard-Kenyon bill, preventing shipments of liquor into prohibition states; the Page bill, to give federal aid to vocational and agricultural

## WOODEN HORSE BRIGADE READY FOR CHARGE



Sturdy riders in formation prepared to drive the enemy from the back yard before the workmen come to take the steeds away

(Continued on page seven, column one)



# Leading Events in Athletic World



# Gymnastics at Chicago

## HARVARD IS SUPREME IN EASTERN COLLEGE FOOTBALL CIRCLES

Wisconsin Proves Similar Quality in the West — Princeton and Carlisle Also Well Up in Standing

## CHICAGO DOES WELL

The football season of 1912 has come to a close and all that remains to be done is the placing of the various teams in their championship positions and the naming of all-American eleven. That the season has been one of the most successful ever enjoyed by this sport, is generally acknowledged by those who have followed it closely. Not only has the game improved from the spectators' point of view, but the standard of play, sportsmanship of the players and the work of the officials has, with but few exceptions been most satisfactory.

That Harvard is entitled to the title of champion of the East is unquestioned. There are many who would place Coach Haughton's eleven of 1912 in advance of any team yet developed and it cannot be denied that they have some grounds for such a statement. Provided with material of a none too promising nature, an eleven was moulded at Cambridge that showed great unity of action and a keenness at following the ball never surpassed by any Harvard team. At all departments of the game it showed its superiority over any opponent it faced and won most decisive victories in its big games.

Second place seems to lie between Princeton and Carlisle. Princeton lost to Harvard and tied Yale, but won all its other games. The team really deserved a victory over Yale, but poor generalship let Yale get away with a tie score after having been outplayed. Carlisle was very close to Princeton but its defeat at the hands of Pennsylvania would tend to put it behind the Orange and Black.

Pennsylvania State and Dartmouth should be given places well up in the standing. The former was a remarkably strong aggregation and had it played some of the bigger colleges, it might have shown power that would warrant its being placed among the first three. Its defeat of Pennsylvania was its most notable showing, but the Pennsylvania team it beat was not the team that later defeated Carlisle, Michigan and Cornell. Dartmouth's showing was not as brilliant as in years past. The team appeared to be slow in developing and its best work was shown in the final game with Harvard, and should be entitled to fifth place.

Of the big colleges the showing of Yale was the most unsatisfactory. It is some time since a New Haven team has shown up so poorly in its championship games and sixth place appears to be the best it is entitled to.

Of the remaining eastern teams Wesleyan, Brown, Trinity and Williams appear to be about on an equal footing with Tufts, Amherst, Cornell and University of Maine only slightly behind them.

Despite a rather unsatisfactory preliminary season Annapolis closed her year's work with a brilliant victory over West Point and is clearly entitled to be ranked ahead of the great army school.

In the west Wisconsin is undisputed leader and this team was a very strong aggregation. Chicago won second place and well deserved the honors with Minnesota a good third. Purdue, Illinois and Iowa all did very well and considering the material at Northwestern, that university showed some excellent football. Michigan proved to be the disappointment of the West this fall and must accept a low ranking in the year's standing.

## BRUSH HEIRS TO KEEP THE GIANTS

INDIANAPOLIS, Ind.—"The Giants will not be sold," said H. N. Hempstead, son-in-law of the late John T. Brush and vice president of the New York National League baseball team today concerning a report that the former world champions would be sold by the Brush heirs to Ed Tipton, C. K. S. Billings and Harry Stevens.

"Mr. Brush's will is to be probated in the course of a few days," stated Mr. Hempstead, "and until then I naturally prefer to say nothing further. But you can say that the Giants positively will not be sold."

**FAST FIELD FOR CYCLE RACE**  
NEW YORK—What is considered to be the fastest field of bicycle riders ever brought together, will compete in the indoor championships to be run in Madison square garden next Friday and Saturday nights. Among the riders who will start in the one-mile professional events are Frank Kramer, the world's champion; Andre Pertichot, the best rider in France; Alf Grenda of Australia; Walter Rutt, the German champion; John Clarke, winner of the six-day race last year, and Wells, the national title holder of New Zealand.

## TO RACE SHAMROCK AT SAN FRANCISCO



(Photo by W. W. Swadley, San Francisco, Cal.)

SIR THOMAS LIPTON SHOOTING SUN ON SAN FRANCISCO BAY

Famous Britisher is seen going over proposed course for big yacht race in 1915

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# FASHIONS AND THE HOUSEHOLD

## BATH ROBE AND DRESSING GOWN

Simple and practical garment for boys

BOYS are sure to like this bath robe. It is so simple and practical and easy to slip on and off. It is handsome and smart in effect also and it makes a most comfortable dressing gown as well as robe. It has three big patch pockets which contribute largely to its comfort and it can be made from eiderdown, lighted weight flannel, terry cloth or any similar material.

The terry cloths this season are unusually handsome, and they have the great advantage of washing easily and perfectly, so that the freshness of the robe is easily renewed.

There is a plait laid at the neck edge on each side that provides comfortable fulness but the back is plain. The cord and tassel are slipped under straps at the under-arm seams.

For the 14-year size, the robe will require six yards of material 27, 4 1/4 yards 36, 3 1/4 yards 44 inches wide with 3 1/2 yard 21 inches wide for the trimming. The pattern 7628 is cut in sizes from 10 to 16 years of age. It can be bought at any May Manton agency or will be sent by mail. Address 102 West Thirty-second street, New York, or Masonic Temple, Chicago.

If the sadior becomes rough and sticky tie a piece of wax in a cloth and rub the iron over it. Afterward scour them on a paper or thick cloth covered with coarse salt.

## HATS SEEN AT HORSE SHOW

THE hats worn at the horse show were noteworthy on account of their simplicity, says the New York Tribune. The majority of them were small, resting low on the head, and were trimmed with a single mound of feather consistency placed directly in front. Sometimes it was a single feather spray, which nodded over the velvet or brocaded crown. Again, it was one of the manufactured fantasies. The draped crowns were a feature of the best looking hats, and there was a very soft and becoming effect lent by the flexible, shirred or fulled crowns, which may be adjusted to suit the face of the wearer. The latest idea shows the crown pulled down to a point at either side.

That fur is one of the fads of the season was clearly indicated by the quantities of it used in decorating the fashionable headgear. Any one who owns a bit of fur, even though it may be only a scrap, should utilize it in some way this season. It requires only a scrap to make one of the ears which adorn some of the high priced hats. In addition, there are the bands, quills, wings, aigrettes, cabochons and scarves, all made from fur—sable, ermine, fox, squirrel, mole, seal and civet cat.

## CUTTING DOWN THE FUEL BILL

Use of gas as compared with coal

MOTHER was sure that the use of gas for all cooking purposes would prove more expensive. One month's trial, however, convinced her that the actual cost of fuel was considerably less and that the amount of dirt that accumulated on the kitchen floor was almost nothing compared with that daily swept up during the reign of the coal stove, writes a contributor to the Woman's Magazine.

The second month we were all interested in proving to her that the fuel bill could be reduced even more.

As a result of our experiments we bought a two-burner gas plate which just fits into a corner of the kitchen and is connected with a separate meter. This with a portable oven that is heated by one burner, furnishes all the fuel required for cooking on most days.

The burners have but one row of holes instead of two, and even though they do not allow as much gas to pass through as do the burners on the gas range, food seems to cook just as quickly as on the stove that can be run less economically.

One day John brought home a piece of iron that looks like the top of a coal range and fits over the gas plate. There are two lids that fit over holes directly above the burners, and after any food has been brought to a boil, the lid is put on and in a very short time the entire iron plate is hot.

## MAKING OUR GIRLS LOVE HOME

Encourage daughter's friends to meet there

WE mothers should aim to bring more varied and greater attractive activity into the home. The home is the logical girl center and if it does not attract and hold our daughters something is wrong, writes Grace Gallatin Seton in Mothers Magazine. Encourage your girl's friends of both sexes to make your home their meeting place; instead of allowing them to meet in a club. If possible, cultivate musical afternoons or evenings, when serious work is done for part of the time, at least, and for a definite purpose—a charity or an entertainment—just what the object is does not matter so long as the boys and girls are working together. It is the spirit back of this home social life that counts. The refreshments, so dear to a girl's heart and rightly so since such offering is the essence of hospitality, can be simplified so as to serve every requirement of sustenance, conviviality and charm and not be a monetary burden.

In stimulating your daughter along these lines of hospitality, encourage the inexpensive entertainment. Emphasize the delight of its informality. Share in her attempts in entertaining, always sympathetically, and urge her to entertain with some big motive as a back-



## HANDY THINGS IN THE KITCHEN

Some necessary and others especially convenient

THE well equipped kitchen is not necessarily the one that contains most of the new contrivances. It is rather the kitchen in which all the accessories have been selected with care as to fitness and quality. If the housewife would have lasting satisfaction, only the best should be considered. This does not mean the most expensive. For example, one of the necessities, the potato masher, gives the best service when of the cheap wooden variety. Such a masher may be used for purposes other than that for which it was originally intended. It may be used to help make a tough steak tender, or for pressing fruit or vegetables through the fine strainer.

Among the necessities are a ladle, a skimmer, a basting spoon, two small scoops, a wooden lemon squeezer, a large four-pronged fork to hold a roast when it is being carved and a kitchen carving knife.

For stirring, wooden spoons will be found the best, as acids do not affect them. Some housewives think that the hand-carved spoons will do better work, believing that the shape is more practical than that of the machine cut kind. A kitchen knife and fork, a paring knife, and one for bread, with a serrated or straight edge, will be needed.

A Dover egg beater and a wire whip, a wooden rolling pin, a flour dredger, an apple corer, a corkscrew, an ice pick and a kitchen salt and pepper shaker, all should be included.

The ordinary, inexpensive toaster will, if the heat is properly regulated, make as good toast as any of the more expensive kinds.

A rotary flour sifter is the best kind, and a good one should be selected. A broad cake turner will be found useful, not alone for pancakes, for it answers admirably for turning an omelette, or for French toast, or potato cakes. Many uses for it will be discovered, say the Newark News.

A biscuit and a doughnut cutter are needed. The former will answer for cutting out cookies and the latter for jumbles. A nutmeg grater with space to hold the nutmegs will be found handy. Two funnels will be needed—a small one to be used when filling salt shakers, and small jars and bottles, and another quite large. To protect the table, it is best to have asbestos mats. Three of these are sufficient.

A wire frying basket is another very useful article. It can be used to advantage when boiling whole peeled potatoes, or Brussels sprouts or cauliflower; in fact, any fruits or vegetables which do not permit of much handling after they are cooked: Some of the more delicate dishes, such as sweet-breads, or mushrooms, should never be stirred with a spoon, nor should they be cooked in any vessel that is chipped. Two aluminum tablespoons and as many teaspoons will be needed.

An important essential is a pair of good scales. It should have a scoop and the ounce marks should be easily seen. A measuring glass and spoon will help to make for uniform results in baking.

Now a word as to the kind of receptacles in which the various supplies are kept.

The glass jars with the aluminum or

glass tops are very good, as one can see at a glance if their contents are running low. The porcelain kinds in the square shape with the Delft designs are pretty, but they are more expensive than the glass kinds, and then one is obliged to open them to see the contents.

Two large canisters of 25 pounds' capacity are needed for flour and sugar, if one would take advantage of the frequent money-saving sales in these staples.

Window shades that have been cracked can be renovated in the following way: Lay the shades flat on the floor and paint them with the ordinary oil paint.

Modish Coiffure Very Close

Fashion omits big pompadour and puffs

THE smartest hairdressing of the season calls for locks flatly coiled over the head, with a low pompadour or fringe to soften the forehead, and when this style suits the shape of the head and the face it is charming. If the thing cannot be done well it is better for women to hold to their pompadours or puffs and coils, and if the latter are more becoming than the "casque" and its kindred, hold to them anyway, says a New York Sun writer.

The one law of hairdressing is that first, last and always the coiffure shall suit the individuality of the woman, and the woman who has discovered a simple and supremely becoming fashion of wearing her hair will do well to stick to it through all the changing modes.

The modish hair today is most often parted and worn very low on the forehead, a thing made necessary by the low poised hats; and since it is difficult to make parted hair drop low over the center of the forehead the fringe has come into favor. Not an old time bang, but a mere shadow of a fringe that softens without hiding and breaks the line of the waving parted locks without really filling in the point. If the parted hair is well trained it will look better without the fringe.

The hair ornaments worn with evening toilettes this season tend to keep the hair in place and encourage the neat and trim air of the small coiffure, for most of them are on the fillet or bandeau order.

The wide fillet is less used than it was last year, but in its place has come the more generally becoming narrow bandeau. Some of the prettiest things of this kind are mere single lines of large brilliants, encircling the head flatly and usually disappearing under the coils or strands or curls of the back of the coiffure, though many of these bandeaux go all the way round the head.

Pearls and other jewels or imitation jewels are used in the same way as the brilliants and often the band is a trifle wider and includes both jet and brilliants or pearls and brilliants.

Sequin and bead bands, usually less expensive than the jeweled ones, are liked too, and any one of these narrow

bands is likely to hold an ornament posed wherever fancy dictates. Very frequently this season fancy seems to dictate the bizarre instead of the beautiful.

But on the other hand there are many delightful things among the hair ornaments. Wide bands of jeweled gold galon or embroidered gold net, with or without narrow binding of velvet, are drawn closely around the head and finish with a jeweled clasp or ornament, and velvet bands embroidered in metal or jewels or beads are much used too. In Paris many of these wider swathing bands have cabochons covering the ears and weird effects are exploited.

A very narrow Empire wreath of tiny gold leaves and pearl berries is a charming thing for a youthful head and interlinked small rings of pearls or brilliants make a pretty narrow fillet, as do braided strands of gold or silver.

## OUR STORE ETHICS—And Other Things—No. 33

In many American cities, particularly those of the East, the Consumers' League has launched a definite and vigorous campaign to encourage early Christmas shopping. This is done for two reasons: first, in order that the shoppers themselves may fare better in respect to their purchases and, second, in order that the people who stand behind the counters and bear the brunt of Christmas trade may be spared enough that prevents proper service to enjoy the Holiday when it comes.

(Continued Tuesday)

SHEPARD NORWELL COMPANY

HERE IS MUCH SATISFACTION IN KNOWING THAT YOUR FAVORITE DAILY NEWSPAPER KEEPS OUT SENSATIONAL MATTERS, SAYS WHAT IS SO IN THE WORLD'S REAL NEWS, DISCUSSES PARTIALLY THE DAY'S BIG ISSUES, ACCEPTS ADVERTISING WHICH IS ALWAYS CLEAN AND HONEST, CARRIES SPECIAL ARTICLES WHICH COVER THE VITAL MOVEMENTS IN WORLD POLITICS AND WORLD AFFAIRS.

MONITOR READERS ALWAYS FIND THIS PAPER CLEAN, INTERESTING, RELIABLE AND INFORMING. THEY ARE PLEASED WITH ITS DIGNIFIED TYPOGRAPHICAL DRESS AS AN IMPORTANT PART OF ITS ALL-AROUND WHOLESOMENESS.

YOU WILL PROFIT BY READING A NEWSPAPER LIKE THE MONITOR EVERY DAY.

## MEAT DISHES AT A LOWER COST

Inexpensive ways of having steak, lamb and pork

IN THE current number of the Woman's Home Companion, Fannie Merritt Farmer proposes these dishes as not expensive:

Canadian Meat Pie—Wipe one and one half pounds of round steak with a piece of cheese-cloth wrung out of cold water.

Fried Salt Pork, 1912 Style—Cut fat salt pork in eight thin slices, and slices in halves crosswise. Then garnish each

onion, skinned and finely chopped, and one teaspoonful finely chopped parsley. Cover, and let stand overnight, or for several hours. Remove pieces of vegetable from meat, and saute in butter.

Scallop Meat—Wipe one and one half pounds of round steak with a piece of cheese-cloth wrung out of cold water.

Monday Beef Loaf—Grind all beef scraps through the food-chopper. To each cupful of beef, add one third cupful of crumbs. Salt and pepper to taste. Into this work one beaten egg, one cupful of cold gravy and one half teaspoonful of celery seed. Form into an oblong roll, place in a baking-pan, put two tablespoonsfuls of thick canned tomatoes and one chopped onion on top of the loaf, pour two cups of boiling water around it, and bake until a rich brown and the water is absorbed. This makes no gravy. Is good sliced cold.

## PRESSED MEAT

This is for school lunches. Run meat scraps through your food-chopper. To each pint of scraps allow one heaping teaspoonful of gelatine, dissolved in one cupful of boiling water. Add salt, pepper and celery seed to taste. Mix well.

Pack in jelly glasses, and put in a cold place till needed. Slice thin and use in sandwiches.—Modern Priscilla.

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place till needed. Slice thin and use in sandwiches.—Modern Priscilla.

## TO CLEAN LACE

Considerable care should be exercised in cleaning the lace yoke of a gown; if it is not to be ripped out of place take a turkish-bath towel folded several times and place the lace upon it, says the Janesville Recorder.

Then dip a tooth brush in warm, soapy water and scrub the lace well, taking care not to touch the cloth of the gown. Go over again in the same manner with clear water, and then put the gown on a coathanger to dry.

## RUG MENDING

When a hole is worn in your carpet rug, whip over the edges of the hole with yarn matching the colors in the rug; then, also with yarn, fill in the hole with very tight crocheted stitches, using a plain stitch; then over this work little loops in the weave of the carpet to the loops in the weave of the carpet itself.—Kansas City Star.

## TO HEAT PLATES

Dipping plates in hot water is a quick way of heating them for the table, says Mother's Magazine. This method has the advantage not only of being quick, but also of making all of the plates of uniform heat.

When a hole is worn in your carpet rug, whip over the edges of the hole with yarn matching the colors in the rug; then, also with yarn, fill in the hole with very tight crocheted stitches, using a plain stitch; then over this work little loops in the weave of the carpet to the loops in the weave of the carpet itself.—Kansas City Star.

In case of a wide hem where the material has to be laid in little plaits at the top, it can be made to lie flat by slashing the hem down from the top for an inch, then lapping the material over, thus making only two thicknesses of material instead of three, as would be the case with a plait.

A good plan to follow when using thick material for a garment, says the Denver Times, is to turn up the hem perfectly flat, without turning in the top edge in the usual way; then baste a piece of tape the color of the material, or if the color cannot be matched, use black on dark material and white on light material over the raw edge of the hem and stitch it in place on both the upper and lower edges.

By basting the tape in place the stitching can be done on the right side of the material, using the basting thread as a guide.

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# New Publications and Week's News of the Field of Literature

## RECENT POETRY SHOWS REACTION TOWARD NATURE AND OUT OF DOORS

Hundred Contemporary Americans in "The Lyric Year" Collection, Competing With 2000 Mark Trend

### AWARDS PUZZLING

THE shallowness and dryness and consequent barrenness of late nineteenth century poetry by British and by American singers is a matter of record and of lament. For the British point of view of regret there is indictment of his time by William Watson in "Wordsworth's Grave." The American went up, strange to say, from minor poets eager to gaze upon and revere a major figure. Thus sang one of them of his fellows:

*Close, close to earth their notes they yield,  
They shirp a shrillling note and quick,  
And like the cricket of the field  
Make small sweet music when they kick.*

More felicitous if not less mournful was another verse-maker of the same lesser brood. He said:

*Fair singers of today, your song is sweet;  
The words you speak are true,  
A song, making music as they pass  
Faint as the singing glass  
Rubbed by a moistened finger; round and round  
Circles the sound,  
A thin yet poignant cry.*

Explaining the situation, Theodosia Garrison herself a singer of no mean gifts, put it thus:

*You know where it was I lost my wings?  
Oh, poet, at the mart of sordid things,  
Where the clamor of the huckster  
drowned all your song—  
Oh, poet, at the mart of sordid things.*

Other singers lost their art, so this poet said, at the "house of pleasing things" or at the "place of trifling things."

But not all American singers of the time were to be described as either pessimistic or sordid, or both. True to her own high ideal Edith Thomas sang:

*Here a gage will I throw down—  
We are not the ages' crown;  
After us come others,  
To whom the world shall disclose  
Beauty hidden from our sight. . . .  
Nay! To every race and tongue  
There are lyrics yet unsung.*

R. W. Gilder, when the new century was but five years old, called on his pessimistic friends to beware and stop babbling about the decay of poetry. He heard, he said, "a sound in air."

They said there were no more singers, But listen, a master voice,  
A voice of the true joy-bringers!

Now will ye heed and rejoice!

If, as was understood, Mr. Gilder, when he wrote this heralding of "A New Poet," was thinking of William Vaughan Moody, he was soon called upon to regret the promising singer's early passing away. Suffice it to say that since the new century dawned the skies have brightened somewhat, though a successor to either Tennyson and Browning in England or Emerson or Whitman in America is not so palpably in sight as to be universally conceded as such a major singer. Meantime, for a thoughtful student of social phenomena eager to know the interrelation of expanding democracy and waning poetic inspirations, of applied physics, mounting wealth and dwindling capacity for joyous song, such books as Gummere's "Democracy and Poetry" and Trent's "Greatness in Literature" are at hand to show the way.

However, as was remarked previously, the outlook for poetry in America at least, is better than it was when the century opened.

"Spirits are not finely touched but to new issues" and new issues in America are forcing on statesmen and on taxpayers ethical aspects of politics, industry, eugenics, education and religion that are profoundly disturbing, that give rise to strong passions of attack and defense, that call into being feelings that are bound to find expression in imaginative verse. Has not the nation now a President-elect whose favorite source of inspiration for his civic duties is Wordsworth's "Happy Warrior"? Has he not said that "There is more of nation's politics to be got out of poetry than out of all systematic writers upon public affairs and constitutions. Epics are better mirrors of manners than chronicles; dramas often let you into the secrets of states."

These reflections upon poetry are the result of contemplation of two recent issues of a periodical called "Poetry," edited in Chicago, and of "The Lyric Year" (Mitchell Kennerley, N. Y. city). A hundred contemporary American writers of verse are represented out of 2000 who competed for the prizes awarded. The winnower who first selected and then submitted the 100 poems to the three judges would have to be known in his mental and moral differentiations from other men and in his standards of poetry before it would be safe to generalize with any dogmatism about present trends of American thought from this collection. But assuming that he has normal likes and dislikes and disciplined taste, it is significant to note how few of the poems of this collection have classic Roman or Greek themes, how few of them have to do with religion in the personal and historic sense of that word, and in how few of them is the problem of love dealt with from the older, more romantic point of view.

The undoubted reaction toward appreciation of nature and free life out of doors which Americans are undergoing is registered in this collection. Such religion as there is is mostly pantheistic. Most of the singers represented are women; but no woman served as judge, and no woman received a prize, though

there will be not a few readers, of whom the reviewer is one, who will not hesitate to say that it is difficult to see how one or two of the poems awarded prizes gained that distinction and a poem like Josephine Preston Peabody's or Edith Thomas's was passed by. The judiciary system in prize poetry contests is always open to criticism bordering on "the recall."

Not the least interesting aspect of this collection is the diversity of races and creeds represented by the authors, negro, Irish, German, Jewish, Canadian and Briton find their way to a contemporary American anthology. The old New England primacy is gone. Indeed were it not for the fact that so many of the young men singers had been educated at Harvard, New England's share in the output would be scandalously small. Missouri, Kentucky, California and Europe are doing more today for American poetry than the land of Concord and Cambridge, which is a parable that has more than one moral for New England and the nation.

The burden of the modern city rests heavily on the hearts of many of these singers and they have done well to speak their thoughts out after a fashion that Mr. Gilder was better than any man of his day, coming as he did just as the New American was grappling for the first time with municipal graft and misrule. The esthetic aspects of great

cities where they have great architecture or splendid parks or juxtapositions of luxury and poverty, the antiquated and the brand new, invariably appear, poets—and a record of this sort of observation and pictorial skill is found in this anthology. But there is a deeper side to a city's life that a great poet sees and voices, coming as he does to the aid of the political reformer with a rallying cry for civic duty.

Yet another contemporary uprising has its reflection in this book. "The New Woman" aspiring for freedom, refusing longer to be considered a chattel or a plaything, determined to share in civic and ethical movements without as well as within the home, has her spokewomen, as was to be expected. It is this note that makes Mrs. Marks' (Josephine Preston Peabody) poem so striking, testifying anew that she has entered upon a higher stage of her development and that along with verse that exalts motherhood, faith in God and contentment with the simple joys of mere being there hereafter will come from her pen poetry with a bold note of combat in behalf of true social brotherhood, ampler living for womankind and social democracy. The same note is struck by Olive Dargan, by Angelo Morgan and by Bliss Carman among the men.

Of course the fact that Browning's birth centenary anniversary celebration came last year accounts for the fact

that so many of the contributors to the contest sent in versical estimates of the great Victorian singer. One of them by George Sterling won the second prize, but there are others well worth comparing with his, written by Richard Burton, Witter Bynner, Agnes Lee and Robert Haven Schaufler. These tributes are ardent but controlled and self-respecting. The time for foolish uncritical adulation is over. The twentieth century Browningite sees the feet of clay as well as the head of gold of this master.

Of the other great personages who, directly or indirectly, are apostrophized in this collection of verse, it is interesting to find a group as divergent in nativity, historical setting and role in life as Buddha and Theodore Roosevelt, St. Henry and St. Francis of Assisi, William James and Stonewall Jackson, and Whitman and Emerson.

The awards of this collection go to

singers who are of the present rather than of the past generation. Youth triumphs because bursting with the new vitality and radicalism of a new day. "Second Avenue," by Orrick Johns, is crude at times in its technique. The Johnneman ear is defective. But eye and heart are sound, and the moral he sees in the tangled urban life is one that must be obvious to any discerning onlooker. The drift cityward is for good on the whole. Second avenue may not be paradise, but it is better than an old world

garden. The projectors of the magazine, Poetry, and the founders of this annual competition in verse, "an annual exhibition of American poetry," Mr. Earle the compiler

### NEW BOOKS

"Pride of War"—From the Swedish of Gustaf Janson. Boston. Little, Brown & Co.

"Ecc Deus"—William Benjamin Smith. Chicago. Open Court Publishing Company.

"A Political Primer for the New Voter"—Bessie Beatty. San Francisco. Whittaker & Ray-Wiggin Co.

"The Palace of the Night"—Sarah Roberts Wallbaum.

"Essentials in Journalism"—H. F. Harrington and T. T. Frankenberg. Boston. Ginn & Co.

calls it, have done a very real service to the American guild of authors.

As a matter of record, be it said that the sum of \$1000 given by an unnamed patron of the muses was awarded by Judges Braithwaite, Wheeler and Earle in the following proportions: \$500 to Orrick Johns of St. Louis for a poem entitled "Second Avenue," and \$250 each to T. A. Daly of Philadelphia and George Sterling of Carmel-by-the-Sea, Cal., for poems "To a Thrush," and "An Ode for the Centenary of the Birth of Robert Browning." Mr. Braithwaite, who headed the list of judges, is a compiler of anthologies and has had considerable experience in appraising verse. Mr. Wheeler, as former editor of the Literary Digest and as present editor of Current Literature, also has given more than ordinary attention to poetry as a medium of expressing contemporary social aspirations.

first trip in April, and at the present time there is no pier in New York long enough to accommodate her.

While the Hamburg-American line

fully believes that the necessary accommodations will be ready in New York by next spring, they have been informing themselves very carefully as to the facilities in Boston. In September, through their local agents here, they asked for full particulars as to the depth of the ship channel, depth of water at the Commonwealth pier and the length of the pier.

"When the directors from Hamburg

were in Boston last month they asked

many questions, indicating that they

were considering the possibility of being

forced to send the Imperator here, and

Captain Ruser's personal inspection of

the channel shows that they still have

the matter very much in mind."

Attention has recently been concen-

trated on the taste in book collecting

shown by an American inventor and

maker of printing presses, Mr. Hoe,

whose accumulated spoil recently brought

in American auction rooms nearly \$2,-

000,000 for his heirs. Soon the splendid

collection of first editions, fine bindings,

MSS., and works of art made by a Fall

River textile mill king, M. C. D. Boyden,

will come on the market.

Frank Harris, whose previous Ameri-

can experience includes much traveling

### LITERARY NOTES

about the wild West in the seventies, has arrived in New York city, and in interviews he is sending forth his customary iconoclastic comments on conditions of life in England, whether viewed from the political or the literary standpoint. Not the least interesting of his obiter dicta is the remark that G. B. Shaw is a greater man than — a member of the Liberal cabinet — and as great as either Pitt or Canning was.

American publishers of the works of J. A. Symonds dealing with the Italian Renaissance tell of his sale of these standard reconstructions of the life of a troublous and fascinating period of history.

The December Century Magazine reproduces a recently discovered portrait of Cervantes, which if ultimately accepted as genuine, will meet a longing hitherto unsatisfied.

Robert Hichens, whose venturesomeness and desire for "copy" has led him into the war belt of European Turkey at this juncture, writes to his publishers as if he would not duplicate the risk run for any future assignment, however lucrative.

Paul Elder & Co., of San Francisco, issue their annual for the season of 1912-13 in the usual artistic form, with designs and decorations that make the book quite different from the ordinary list. As is becoming the more elaborate articles deal with books by Pacific coast authors. Copies may be had on application, so long as the edition lasts.

The Twentieth Century Magazine, reduced in size but as full of fight as ever, is out for November. The mortality among radical journals has been high during the past year, which fact makes the struggle of this periodical against extinction the more notable.

D'Annunzio is planning to visit California to get color for a play.

### IN THE REALMS OF MUSIC

#### KREISLER CONCERT

Concertos have no terrors for the Sunday afternoon concert audiences at Symphony hall. Yesterday's hearers heard two of them, besides two groups of solo pieces and two orchestral selections. And yet they say the concerto is disappearing as an art form.

The artist of the day perhaps was responsible for this shattering of prognostications. For Kreisler showed so magnificently how well the violin may be played that one forgot to notice how well Kreisler played the violin. An audience that crowded even the standing room at the half sides showed enthusiasm at all moments and every movement of the concert.

And what a variety of character, permitting every grade of luscious tone color, was exhibited in Mr. Kreisler's selections. For the seeker after novelty Vivaldi's MS. concerto; for the classic Mendelssohn's gem-like work of faceted perfection; for the musical humorist, Mr. Kreisler's own "Tambourin Chinois"; for the virtuous admirer Paganini's enormously difficult twenty-fourth caprice literally tossed off by the lion-like performer with an aplomb that its composer probably did not surpass; there was the Pavane of Couperin to rouse interest in the beauties of early music.

Aside from Kreisler's own playing, which as ever showed no less musicianship than virtuosity, interest was caused by Vivaldi's new work. It has the customary three movements of the concerto, and is a well balanced and conservative work. The violin is given every desired opportunity and there are interesting contrapuntal passages in the first movement. The second movement, andante doloroso, is well named, but not too sentimental. It gives many a flowing phrase to the solo instrument and the work finishes with an allegro in fugal form whose resemblance to a merry jig is contrasted and relieved from overmuch levity by a sudden coda of utmost breadth and of churchly dignity.

Mr. Urack well conducted the orchestra in the concertos and the overtures which marked the end as well as the beginning of the concert, as also his own intermezzo from the opera "Signor Formica," a neat theme treated with surprising effects for the strings. John P. Marshall was organist and in the nine solo pieces Carl Lamson's piano work showed that Boston has accompanists of rank.

The program: Overture, "The Marriage of Figaro," Mozart, orchestra. Concerto in C major (MS.), Vivaldi; allegro maestoso; andante doloroso; allegro giusto; accompanied by string orchestra and organ; concerto in E minor, Mendelssohn; intermezzo for strings, fr. "Signor Formica"; Urack, orchestra. Solo for violin: Andantino, Martini; Prelude and Allegro, Pugnani; Chanson Louis XIII, and Pavane, Couperin; La Chasse, Cartier; Variations, Tartini; Indian Canzonetta, Dvorak; Caprice Viennois, Kreisler; Tambourin Chinois, Kreisler; Twenty-fourth Caprice, Paganini. Overture, "Oberon," Weber, orchestra.

CAPLET RUSSIAN CONCERT

Opening its series of Sunday concerts, the Boston opera company, Andre Caplet, musical director, gave a program of Russian music before a large audience at the opera house Sunday afternoon, presenting fragments of Moussorgski's opera "Boris Godounoff" with Vanni Marcoux singing the music of Boris, and giving other works as follows: Balakirev, "Thamar," symphonic poem; Rimsky-Korsakoff, "Spanish Caprice"; Borodine, "The Sleeping Princess," and march and dances from "Prince Igor." Other singers assisting in "Boris Godounoff" were Mme. Claessens as the nurse, Miss Barnes as the Princess Xenia and Miss Gauthier as the Prince Theodore.

Mr. Caplet's program was comparatively short, in its interpretive interest was engrossing, and in arrangement and

the dignified evocations as the count and the gypsy which they have made in former years. The new artist, Mr. Samperi, lent a low voice of agreeable tone to the music of Fernando.

At the matinee on Saturday, Offenbach's "The Tales of Hoffmann" was sung with the same cast as on the production night. Miss Fisher, Miss Adams and Mme. Edvina all brought their talents to their work in a manner that won the applause of the great audience. Mr. Marcoux and Mr. Clement proved that their power to engage the enthusiastic attention of a matinee audience is as strong as ever. The scenery of Mr. Urban, as on the opening night, was the leading topic of discussion in the intermissions. There are more elements in the color schemes of the new scenic director than are accounted for in the decorative philosophy of even a Saturday afternoon house. There is no such thing as saying that we do not like this or that in the Urban stage settings until we find a better reason for not liking it than the artist has for using it. Nobody has yet pointed out a detail in the four "Hoffmann" pictures that did not have some palpable meaning, that was not associated intimately with plot, character or music.

CECILIA PROGRAM

The Cecilia Society will sing at its concert of Dec. 19 in Symphony hall's Verdi's "Te Deum" and Wolf-Ferrari's "Vita Nuova," with Mrs. Caroline Hudson-Alexander, soprano, and Earl Cartwright, baritone, as soloists.

The society will present unaccompanied works at its concert of Feb. 20 in Jordan hall, with Mme. Antoinette Szumowska, pianist, assisting as follows: "Tenebrae Factae Sunt," Palestina; "Frühlingsschau," Humperdinck; "Summer is Coming In," the oldest part song; "On Himalay," "Awake, Awake!" Bantock; "Indian Lullaby," for women's voices, Vogt; "Distant Bells," for women's voices, MacKenzie; "Old Irish Tune," without words, Grainger; "Chanson Joyeuse de Noel, Gevaert; "Joshua," Mousorgsky; "Easter Song," sixteenth century, Pludemann. All these works except the first three, are indicated on the Cecilia announcements as new to Boston.

At the third concert in Symphony hall on April 17, 1913, Coleridge-Taylor's "Minnehaha" will be sung and Edgar's "The Music Makers" will have its first Boston presentation. The principal soloist will be Mrs. Grace Bonner Williams.

Upon careful investigation I have

come to the conclusion that their success

over others in the same line of business

is, in part, because of their control over

the public funds in public depositories—

the national banks and trust companies—

</div

# New Financial and Banking Bill Explained by Its Sponsor

First Authorize National Banks to Do Savings and Trust Business and to Adopt Canadian Bank Note System, Says the Hon. Charles Newell Fowler

## EXPERT WARNS AGAINST NEGLECT

IMPORTANT changes in the financial laws of the United States have been worked out in a comprehensive way by the Hon. Charles Newell Fowler of Elizabeth, N. J. They will be presented in Congress within a short time through the agency of a carefully drafted bill, the purport of which is today explained by Mr. Fowler in the accompanying detailed statement to the Monitor.

Mr. Fowler, during his career in the House of Representatives, came to be recognized as a specialist on the subject of banking. But in this, as in other matters he was an independent investigator, and not under the domination of financial influences powerful in shaping the bills reported to the House and Senate. For his general "insurgency" against the Aldrich-Cannon group he was made to suffer as backer of thoroughly wrought out and public-spirited fiscal legislation. The practical defeat of the Aldrich plan, the altered political atmosphere of the country and of Washington, and the inherent merits of his proposals have renewed attention to his theories, and though not in Congress now, he is likely to have considerable influence in shaping the course of events there.

"From Feb. 25, 1863, down to this hour, a period of almost 50 years—50 years on Dec. 25, '13—there has not been a single amendment to the national bank act worth mentioning. We have dotted and crossed a t here and there, and that is all. Actual changes we have made absolutely none."

"Commercially speaking, this has been the most marvelous period in the history of the human race, and the most surprising and surpassing period of this most marvelous period are the years from 1890 to 1912."

"Mulhall, the English statistician, states that the banking resources of the world in 1890 were a little less than \$17,000,000,000, of which the United States furnished a little less than \$7,000,000,000, or 40 per cent, or two fifths of the banking power of the commercial world."

### U. S. Banking 45 Per Cent

"Today the banking power of the world is estimated to be approximately \$55,000,000,000, of which our part is \$25,000,000,000, or more than 45 per cent, or nearly one half the banking power of the entire world."

"Our banking resources have increased during the four years preceding July 14, 1912, by \$5,403,000,000, or we have gained in the last four years almost as much in our banking resources as we had accumulated from the settlement of this continent in 1807, during 283 years down to 1890, when our banking resources were not stated less than \$7,000,000,000."

"We now have more than 25,000 banking institutions in the United States, with resources aggregating more than \$25,000,000,000."

"Any business expressed in these stupendous figures, and involving every dollar of our capital, both the commercial and our vast investment funds, and every day's labor from ocean to ocean, and from Canada to the gulf, ought to be commanding most serious attention on the part of every intelligent and patriotic man. This is more especially so when we look into the present situation and discover upon what dangerous ground we stand, and upon what imminent commercial explosion is, and that our very prosperity at the present time is our greatest peril. Indeed, that as our prosperity comes on apace, with equal certainty are we moving onward toward a commercial catastrophe."

"Since we have just passed a more or less critical stage, it may be well to call attention to the fact that any single, untoward incident of any great importance during the fall might have produced a business tragedy, even so soon after the commercial earthquake of 1907, which hardly left a single brick undisturbed in the edifice of the most prosperous time in the history of this or any other country."

### Is "No System at All"

"What remarkable financial system we must have! The fact is that we have no system at all. Like Topsy, in 'Uncle Tom's Cabin,' it just grew up, and here it is:

"The national banks have been confined from the outset to a single kind or phase of banking, properly known as commercial banking. This was practically all there was in the way of banking in the United States in 1863, except the mutual savings banks, of which there are today 630 in the whole country. It's a most remarkable fact that only 31 of these are west of Buffalo."

"There are 1202 stock savings banks, with \$76,000,000 of capital, owing individual deposits of \$842,000,000. There are 13,381 state banks, with \$459,000,000 of capital, owing individual deposits of \$2,912,000,000, with \$250,000,000 additional liabilities. There are 1410 loan and trust companies, with \$419,000,000 capital, owing individual deposits of \$3,674,000,000, with \$450,000,000 additional liabilities."

"Here are 16,074 stock savings banks, state banks and trust companies, with \$904,000,000 capital, owing individual deposits of \$7,428,000,000. These do not include 1091 private banks reporting to the comptroller of the currency, nor the mutual savings banks, which brings the total number up to 17,804 and the individual deposits up to \$11,198,000."

"This vast business has grown up out of the national banking system simply because the national banks could not, but these other institutions could develop along natural lines of business progress. When we behold the malformation of banking as now carried on in this country in the struggle of the various institutions to adjust themselves to these new conditions, and to take advantage of all the opportunities in modern business, we are reminded of the crooked, twisted and sadly knotted tree trunk that has

### Expert Who Requests Legislation Embraced in New Banking Bill



CHARLES NEWELL FOWLER

grown up between huge rocks that stand in the way of an upright and symmetrical development; these huge boulders and rocks are the absolute laws on the statute books, our ignorance, selfishness, prejudice, political cowardice and demagogery."

"Notwithstanding these obstacles, however, there is no kind of banking that the national banks are not doing in some way or other. Of the 7397 national banks, nearly half of them, 3039, are now doing a regular savings bank business, without any express authority of law, and 2,340,226 depositors have deposited with out national banks \$659,500,000."

"Who is there who does not know that either downstairs in the same building or upstairs in the same building or around the corner in some other building, with the back ends adjoining, many, if not all the national banks, have attachments where they are carrying on savings bank business, and the trust companies owned by them are under state supervision, if any at all."

**Effective Control Lacking**

"Banking in the United States today consist of four distinct economic functions, and our great danger lies in the fact that there is no harmonious development and unification that we can call a system under one influence and control. This is absolutely necessary for the safety of banking and commerce at home, and the protection of our resources, especially against adverse influences in unfavorable times from abroad."

"Banking in the United States consists of: First, of a commercial business; that is a business in the production and distribution of consumable commodities."

"Second, of the savings bank business where deposits should move naturally and automatically into investments, bonds and real estate loans, at least very largely."

"Third, of the trust company business which is now being carried on in every nook and corner of the country by institutions having \$25,000 capital, or \$10,000,000, as the case may be, and covers every kind of trust from large estates and railway mortgages to agencies of every sort."

"Fourth, of the note issuing business which is nothing but another form of the commercial business, expressed in deposits subject to check."

"This is true because a bank note does not differ in any way from a deposit subject to check except that a note passes without indorsement while a check requires an indorsement. This is beautifully illustrated by the daily redemption of the Canadian bank notes side by side with the checks drawn upon the same banks. There is a slight difference in the life of the bank notes and the life of the checks, simply because the notes are held in the pockets of the people, or in the till of the stores for a time. The average life of the Cana-

dian bank note is only 30 days, while that of the Scotch bank note is only 18 days."

### Name First Reform Needed

"The first reform then that is absolutely essential is to give to all national banks the power to do what the people want them to do in the natural course of business. The people want the banks to accommodate them. They want the banks to serve them, that is meet the requirements of banking as it exists today."

"In short then the reform is this:

"First—Authorize and empower the national banks to do in addition to a commercial business, a savings bank business, regularly and directly, not indirectly, nor irregularly, as they are now doing, and so bring all of their business under national supervision instead of compelling them to do a double-headed business of which a part is left under state supervision, or probably no supervision."

"Second—Authorize and empower the national banks to do a trust company business directly and regularly, instead of indirectly and irregularly through some other corporation that they control by holding the stock of such other corporation in their treasury, while the trust company is under some state supervision, or no supervision whatever."

"Third—Allow the national banks to adopt the Canadian bank note system, and end by the simplest process currency stringency and so-called money panics; you hear nothing of this sort in Canada. This can be done by simply erasing that barbaric superscription now found upon the upper left hand corner of our present bank note, which reads as follows: 'This note is secured by government bonds or other securities.'

"These things being done, we will then have a consistent, perfected bank unit in the United States doing all the business of the modern bank in a direct and regular way, that is: A commercial business, a savings business, a trust business, a note issue business."

### Active Capital Separate

"This having been done, the law should then compel the separation and complete segregation of all these various accounts as they are all distinct in their nature or character, economically speaking. Part of them are active capital, and belong to the commercial fund of the country, while the others are passive capital, and belong to the investment fund of the country."

"So great would be the advantages of the national banking system, if these were done, that hardly a bank in the United States could afford to remain outside of it. Order would come out of chaos, both economically and administratively."

"It may be objected by some self-satisfied, selfish, ignorant and unpatriotic banker, who is doing all of these things now in some way with ample or even more than satisfactory profits, that the combination of these different forms of the banking business is theoretically wrong. But let it be distinctly understood and observed, and remembered, that we are not dealing with a theory now. Nor are we organizing something new. We are dealing with an actual, serious and most dangerous fact, and that is that the banks of the country are now doing all the things in a conglomerate way, largely unsupervised and uncontrolled."

"Our unit of banking, the individual, independent bank should have its parts co-ordinated, unified and brought into a system, and under one common supervision and control. That supervision should not be political, but should be a supervision of the banks by the banks in the interest of the people and the banks themselves."

### Reserves Insufficient

"Now I presume there are those who will inquire why we are dealing with a dangerous fact. It is this, first, the national banks are carrying cash reserves amounting to 17 per cent. The reserves of all the other banks amount to only 5 per cent, and excluding the mutual savings banks, the reserves of all the remaining banks amount to only 7 per cent. The cash reserves of the banks of the United States should under no circumstances fall below 15 per cent, and under some circumstances they should amount to at least 30 per cent."

"Second, the reserves, such as they are, are all broken up, into small fragments, and scattered broadcast over the land."

**Clearing House Second Unit**

"Fourth—In like manner, not only without law, but actually in defiance of law, these self-contained, self-centered, self-governing clearing houses, whenever necessity calls for it, very wisely and properly issue a true credit currency, in principle, at least in the form of clearing house certificates which serve all the purposes of legal currency itself. They are issued in \$1 certificates, \$2 certificates, \$5 certificates, \$10 certificates, \$20 certificates, \$50 certificates and in denominations of \$100, \$1000, \$10,000 and up to as many or more millions."

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"In short then the reform is this: 'First—Authorize and empower the national banks to do in addition to a commercial business, a savings bank business, regularly and directly, not indirectly, nor irregularly through some other corporation that they control by holding the stock of such other corporation in their treasury, while the trust company is under some state supervision, or no supervision whatever.'

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### Banking Interests Explained by Its Sponsor

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# Last Session of the Sixty-Second Congress Opens

(Continued from page one)

tural schools, and the resolution for a constitutional amendment limiting a President to a single term of six years. These measures all have been debated before both houses and have reached the point where action of some kind upon them is expected.

Even the routine appropriation bills will not be interesting. There is certain to be a sharp revival of last session's contest between the "big navy" and the "little navy" advocates over the battleship appropriations for the coming year. A still greater contest is promised over the legislative, executive and judicial appropriation bill, which will contain allowances for the support of the commerce court.

In the tangle at the end of the last session, to avoid the President's veto, a compromise was reached by which Congress voted money to carry the court only till March 4.

The House committee on appropriations has just returned from a trip to the Canal Zone, and will report the last heavy appropriation for the almost completed canal. Representative Thetus W. Sims of Tennessee is planning to reopen the contest against free bills by moving the repeal of that provision in the Panama act.

Somewhat connected with the naval program is the public buildings bill which will pass the House, carrying appropriations of about \$25,000,000. A rivers and harbors bill of \$57,000,000, will also be sent to the Senate.

Another lively contest is promised over the Dillingham immigration bill, which has already passed the Senate. The measure contains provisions restricting the immigration of aliens, and opponents of the provision, like Judge Goldfogle of New York and Mr. Sabath of Illinois, have managed, so far, to block it in the House committee on immigration. Representative Burnett of Alabama will try to bring the measure out, retaining its restrictions.

Andrew Carnegie's offer to pension former Presidents and their widows centers much interest on the proposal of Representative Burleson of Texas to make former Presidents life members of the House, as representatives-at-large of the people. As a member of the committee on appropriations, he will probably succeed in inserting his provision in some form in the legislative, executive and judicial appropriations bill

and raise the subject on the floor. The opinion is expressed that some kind of provision for former Presidents will probably emerge from the resulting discussion.

Meanwhile work of the most important kind will be going on in two committees of the House. The ways and means committee, under Chairman Underwood, will meet at the end of next week and map out hearings preliminary to the revision of the tariff at the extra session. These will be continued at intervals as particular schedules are taken up, and the belief is that a number of the tariff bills—not far different from those that have already passed the Democratic House—will be ready for report when the extra session convenes.

Of importance second only to the work of the ways and means committee will be sessions of the House committee on banking and currency. One sub-committee, under Chairman Pujo, will hold hearings and report on the alleged money trust. Another sub-committee, under Carter Glass of Virginia, is already at work on currency reform. His sub-committee—probably indicating the sentiment of the full committee—will be ready to report early in the extra session.

The organization of the ways and means committee for the special session of the Sixty-third Congress, is already attracting attention among incoming members of the House. There will be many vacancies on it after March 4, and there will be many candidates for these openings. The Democratic vacancies will be caused by the election of Ollie M. James of Kentucky and William Hughes of New Jersey to the United States Senate, and the retirement of Ollie M. James of Kentucky and William Hughes of New Jersey to the United States Senate, and the retirement of John Dalzell of Pennsylvania, Samuel W. McCall of Massachusetts, Ebenezer J. Hill of Connecticut, James C. Needham of California, and Nicholas Longworth of Ohio.

Only two Republican members of the committee—Sergio E. Payne of New York and Joseph W. Fordney of Michigan—were reelected. Both are staunch protectionists. Pennsylvania, Massachusetts, and Ohio, three of the states which are strong in their demands for protection, will lose representation on the committee unless members from those states are selected to fill the vacancies caused by the retirement of Messrs. Dalzell, McCall, and Longworth.

## NEW FINANCIAL AND BANKING BILL EXPLAINED BY ITS SPONSOR

(Continued from page six)

and left us practically upon the sands of paper money. Economically, it was absolutely the worst, the most dangerous proposal that has been seriously considered in this country in the last half of a century, with two single exceptions. First, an unlimited issue of legal tender government notes; second, the free and unlimited coinage of silver at the ratio of 16 to 1.

"On March 29, 1910, I stated in the last speech that I made in the House of Representatives in commenting on the German system, while comparing it with that of England and France, that the German system was so weak that Germany would be compelled to declare her notes a legal tender upon the very first intimation of war. Within 15 months from that time, when it was seemed probable with France, Germany did declare her bank-notes a legal tender. When you recall the fact that the Imperial Bank carries only 33 per cent gold reserve against her note issue, and that there is only \$2.93 of gold per capita in Germany, you can realize how dangerous such a proposal is. It is flat money, pure and simple, and flat money is an economic lie. It was this diluted stuff, this flat money, that the Aldrich scheme proposed, to put into our reserves. Gold is their standard of value; gold is our standard of value, and nothing but gold should be a legal tender, either in Germany or in the United States. Nor should anything else be considered fit for bank resources.

"On Jan. 20, 1912, I stated at the Republican Club in New York that during the 10 years from 1900 to 1910, while France had accumulated \$300,000,000 of gold, Russia \$200,000,000, and we had accumulated \$1,100,000,000. Germany had accumulated just one tenth as much as she should, or only \$40,000,000. This was due entirely to her banking system. I then stated that she should have accumulated at least \$400,000,000 because of the great expansion of her trade, and that her condition was most perilous. She was then buying gold through her very largest banks, those having resources amounting to \$500,000,000, in any and every part of the world where she could find it, paying from 10 to 20 per cent interest. Within 60 days from that time the German Emperor was reported to have asked Herr Havenstein, the president of the Imperial Bank, whether Germany was in such a financial position as to carry on a war with a first-class power.

### German System Cited

"When told by Havenstein that she was not, the Emperor is reported to have said: 'I do not want that answer to that question, when I ask it again.' Immediately, the president of the Imperial Bank called the managers of the 30 great banks together and demanded that they collect and carry a reserve of 15 per cent against their liabilities. This they said meant the accumulation of \$250,000,000 more gold. If you add the \$40,000,000 they accumulated during

those 10 years, to the \$250,000,000 demanded by Havenstein, you have about \$300,000,000 as a minimum. I now assert that I was nearer right when I said that they should have accumulated \$400,000,000. Since then I am informed that a commission appointed to revise the German banking system has reported in accordance with Havenstein's demand, that the banks should proceed to collect and carry their own reserve, confirming precisely the principle that I have contended for years with regard to the banks of our own country.

"Notwithstanding these facts, the so-called Aldrich scheme literally and slavishly copied and transferred to this country the German banking system. In my speech at the Republican Club on Jan. 20, 1912, I asserted that the adoption of the plan would drive one half of the gold we now have out of the country, and that if we pursued a correct policy during the next 10 years we would have somewhere between \$3,000,000,000 and \$3,500,000,000 in gold in this country, but the proposed scheme would put the Gresham law into operation, and that at the end of that time we would have not to exceed \$1,250,000,000 and that it would probably be considerably less. Let us settle once for all that since our standard of value is gold, that gold and nothing but gold should be a legal tender, and that gold and nothing but gold should finally become our sole bank reserve.

"The Aldrich scheme was, administratively speaking, in my candid judgment, the most colossal conspiracy that has been conceived and concocted by any political pirate since the discovery of this continent. But it was so cunningly wrought out, so cleverly devised, that it deceived even the very elect, and that was the intention. The result was that thousands upon thousands of our very best men were temporarily misled by it, but gradually they have penetrated the veil, comprehended its purpose and now in some degree appreciate what the result must necessarily have been.

"The hand of the man whose name it now could be seen at every turn by those who were familiar with the ledgeremain of Nelson W. Aldrich.

### Study Is Urged

"I have referred to this matter here by way of caution, and for the purpose of impressing upon the American people the very great importance of patience and thorough study.

"Never before in the history of this republic, from the adoption of the constitution down to this hour, has more serious business been presented for a thorough investigation, careful consideration and deliberate judgment of the American people than the adoption of a financial and banking system.

"We must not be satisfied with something that we think or hope would be a little better than what we have. But we must work over the problem until we know that we are right; until we know that we have solved our problem in our own way, and in a way worthy of our boasted intelligence and our place among the nations of the world."

## TANGIER-FEZ LINE WILL OPEN MOROCCO

NEW YORK—The immediate construction of a railroad from Tangier to Fez, the capital of Morocco, is provided for in the supplementary articles of the Franco-Spanish treaty in reference to Morocco, the text of which is published here, says a Paris despatch to the New York Herald.

The new railroad, with its branches extending to other parts of Morocco, will mean the opening up of the heart of the Moroccan empire to communication with the outside world, as well as giving great opportunities for the extension of commerce and industry.

The railroads to be constructed will be capitalized 60 per cent by the French and 40 per cent by the Spanish.

The Spanish zone will be under the civil and religious control of the Sultan through the Khalifa.

## BARONESS, ADVOCATE OF PEACE, TO SPEAK TO MILTON AUDIENCE

Baroness von Suttner, prominent worker for international peace, will close her four days' stay in Boston with a speech at Milton this evening, after which she will take the night train for Buffalo.

In Ford hall last evening she said that the goal of universal peace can be reached only by traveling the road of universal justice.

Speaking of the Balkan war, she said that the world is still in a period where might is the watchword and right is practically obliterated.

"In my own country, Austria," she said, "there are many women working in the cause of universal peace and even in the Balkans there is a strong party for peace."

The baroness expressed the hope that the next Hague conference would do away with the unanimity rule in the proposal to establish an international court of justice. The proposal was favorably voted on by a large majority at the second conference, but since it was necessary that the vote should be unanimous, the small minority kept the subject from being considered.

In answering the questions from the audience Edwin D. Mead, speaking for the baroness, declared that there was no justification for military drills in the high schools of the country and that even if exercise was the only object sought, there are a number of other forms of exercise just as good. He also declared that the United States has twice as big a navy today as it needs.

Earlier in the day Baroness von Suttner spoke in the Edward Everett Hale church on "International Friendship." Here she declared that President Taft has taken a step which already has brought us close to international peace by a treaty of arbitration now accepted by England and France with Japan ready to accept.

## NEW TABERNACLE PLAN FORMULATED

Preliminary plans for the new Baptist tabernacle of the Second Baptist Society of Boston, which is to be erected on Huntington avenue, near Massachusetts avenue, opposite Symphony hall, have been formulated by the Rev. Herbert S. Johnson of the Warren Avenue Baptist church and the Rev. Frederick E. Heath of the Bowdoin square tabernacle, the merger of these two churches having been ratified.

These ministers will act as co-pastors. The associate pastors have tendered their resignations.

Until the new church is ready for occupancy union services will be held at Warren avenue. Both the old churches will be put on the real estate market.

### BOSTON BOOK DEALER HELD

More arrests are expected in connection with the "de luxe" book sale by which more than \$50,000,000 is said to have been obtained from people all over the country. Richard W. Nason, a Boston book dealer, is being held for the New York authorities. Mrs. Demosthenes Timayenis, wife of the Greek consul in Boston, claims to have spent about \$40,000 in the purchase of what was represented to her as rare editions, while Elliot C. Lee of Brookline, a relative of Colonel Roosevelt, also bought some of the books. A number of others are said to have made purchases.

### OPPOSE SCHOOL MILITARISM

Opposition to Lieut.-Gen. Leonard Wood's plan to introduce militarism in public schools was declared by the Boston Central Labor Union at its meeting Sunday. The union also passed resolutions protesting "against the form of militia as at present constituted." Joseph Fels of Philadelphia addressed the meeting on the single tax. Frank H. McCarthy, former president of the union, made his report on the A. F. of L. convention at Rochester. He said the convention had acted favorably on the adjustment of the building trades situation in Boston.

## INDIAN BOARD URGES BETTER PROTECTION FOR NATION'S WARDS

WASHINGTON—The board of Indian commissioners in a report just made public, criticizes existing conditions and urges many changes in the management of Indian affairs.

The board is appointed by the President and makes its recommendations directly to the secretary of the interior. It is not a bureau or division of the Indian office and its members serve without salary or other compensation.

The report says in part:

"The Navajos have probably caused the government less trouble than any other tribe. They are industrious and almost entirely self-supporting. This was the aggregate of estimates submitted by Secretary of the Treasury MacVeagh to Speaker Clark. It promises another "billion dollar" Congress this winter.

This annual "budget" is an increase by \$87,000,000 over the expenses for the present fiscal year. It comprises appropriations asked by the outgoing Republican administration for the nation's running expenses during Democratic regime.

Not included in the estimates are predicted expenditures by the postal service of \$281,791,000 during the year ending July 1, 1914, but these will be paid in full, or nearly so, by postal receipts, that department now being practically self-sustaining.

The estimates are the basis of all appropriation bills to be passed before March 4.

Following are the estimated expenses:

Legislative and establishment, \$7,492,000; executive establishments, \$27,727,000; judicial establishment, \$1,295,000; department of agriculture, \$18,287,000; foreign relations, \$3,965,000; army, \$90,400,000; navy, \$144,947,000; Indian affairs, \$11,303,000; pensions, \$183,220,000; public works, \$118,396,000; miscellaneous, \$80,855,000; permanent annual appropriations, \$127,325,000.

Wars, past and prospective, are the heaviest financial burden, according to the estimates. Increase of the army, navy and payment of pensions are the chief national liabilities.

The budget includes appropriations asked by every cabinet official, based on future needs. It also includes expenses for river and harbor work, public buildings, irrigation projects and other great public works.

Completion of the Panama canal within a year, it is estimated, will cost \$30,174,000. This includes \$23,400,000 for construction work next year and \$6,732,000 for fortifications, the latter including \$2,363,000 for seacoast batteries and \$1,581,000 for cannon.

Three new battleships, to cost about \$15,000,000 each of super-dreadnaught type, are asked by the navy department.

Seven million dollars for reclamation and irrigation work—\$1,000,000 less than expenditures this year—are also asked.

Estimates for maintenance of the Senate total \$1,844,000, \$23,000 more than this year's appropriations. For the House \$43,071,000 is asked, an increase of \$30,000 because of nearly 50 new representatives added March 4, under the new congressional reapportionment.

White House expenses next year are figured at \$171,000.

Included in money asked is \$25,000 for the President's traveling expenses and money for the executive automobile, garage, and other miscellaneous items. Pension estimates were increased by \$21,500,000 because of the increases given under the so-called "Sherwood dollar-a-day" act of last winter. Pension Commissioner Davenport says claims filed under this act number 43,000 of about \$72 each in increase. Millions for post-offices and other public buildings are asked, to continue present improvements.

An increase from \$200,000 to \$300,000 for enforcing the anti-trust laws is asked by the department of justice.

Arms, ammunition and subsistence of the army and navy add millions more to Uncle Sam's expense account.

For continuing the commerce court \$54,500 is asked, but probably will be refused by the Democratic administration.

Bounties and benevolences of the United States are exposed in the estimates. These include \$8000 for care and propagation of Alaska reindeer, \$3640 for the bathrooms of the Senate, \$100,000 for a dairy for the naval cadets at Annapolis, \$100 for repairs to George Washington's birthplace at Wakefield, Va., and \$200 for repairs to the house in which Abraham Lincoln died in Washington. Another request is for \$80,000 to pay interest on enlisted men's banking deposits with army and navy paymasters.

Increase of the "se et fund" of the diplomatic service from \$50,000 to \$90,000 is requested.

For the army aviation corps \$100,000 is asked, as compared with \$10,000 last year. Navy hydroplane service work will cost only \$10,000 next year, it is estimated.

The department of agriculture estimates include \$8800 for experiments in making desert cactus available for stock food, \$20,000 to fit forest fires, \$743,000 for enforcing the pure food law, and \$2,857,000 for the public health service. An increase of \$1,400,000 to a total of \$6,814,000 for postoffice building additions and improvements is requested. The principal expenditures requested are: Boston, \$410,000; Minneapolis, \$200,000; Muskogee, \$195,000; Newark, \$100,000; New Orleans, \$157,000, and Washington \$970,000.

Resolutions passed also call the attention of the United States Congress to conditions in Prussia. They will be communicated to Congress through Congressman James M. Curley, who spoke at the meeting. Mayor Fitzgerald and former Congressman Joseph F. O'Connell were other speakers.

### THREE PERSONS RESCUED

Three persons were rescued from a fire in a three-story wooden tenement house at 1374-1378 Dorchester avenue last night. Ladderman Henry Brady and Thomas Andreoli of ladder 7 carried Mrs. William Hyatt and her baby daughter from the third story to the street in safety, while Ellesworth Ladd, 4 Greenwich place, went into the building and brought out Mrs. Edward Duffy. The damage is estimated at \$2000.

## BUDGET FOR FISCAL YEAR IS ESTIMATED AT \$823,415,455.14

WASHINGTON—Exactly \$823,415,455.14 was asked from Congress today for all government expenses for the fiscal year beginning July 1, 1913. This was the aggregate of estimates submitted by Secretary of the Treasury MacVeagh to Speaker Clark. It promises another "billion dollar" Congress this winter.

This annual "budget" is an increase by \$87,000,000 over the expenses for the present fiscal year. It comprises appropriations asked by the outgoing Republican administration for the nation's running expenses during Democratic regime.

A \$6,000,000 estimate is made for continuing the work of the Mississippi river commission.

Important estimates urged on Congress for New York harbor and state are as follows:

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## DENTISTS

DR. D. D. CAMPBELL  
408 Burke Bldg. Phone Main 8449DR. FRANK SMITH  
514-515 Alaska Bldg. Phone Main 748

## GOWNS AND LADIES' TAILORING

ANNE S. KEATING, importer of reception  
and evening wear, tailor suits specialty.  
508 Height bldg.

## MILLINERY

BESQUETTE MILLINERY PARLORS  
Exclusive styles and prices to suit all.  
301 Eitel Bldg., Second and Pike.

## MUSICAL PUBLICATIONS

SHEET MUSIC and May Mantua Patterns  
on mezzanine floor. Mail orders filled.  
PANTON & LONDON CO., Seattle, Wash.

## PHOTOGRAPHERS

SANDBERG & EITNER  
107 South Sixteenth St.  
For Photos of Quality.

## SEATTLE, WASH.

## ATTORNEYS

THORWALD SIEGFRIED  
927 Northern Bldg. Building  
Fourth and Pike Sts., Main 5000

## KATE &amp; GREGORY

911-13 AMERICAN BANK BLDG.  
SECOND AT MADISON

## BAKERY

WOMAN'S EXCHANGE—Home cooked  
meals. Bread, cakes and pastry sold at  
counter. 515 Third Ave.

## BOOK AND ART SHOP

BOOKS, Mottoes, Cards, Pictures, Lesson  
Marks, etc. THE BOOK AND ART  
SHOP, 705 Height bldg., Seattle.

## CAFE

BUNCH OF GRAPES CAFE  
Alaska Bldg. Mrs. F. A. Cooke, Prop.

## CAFETERIA

BIRD'S CAFETERIA  
A refined place to eat  
Union Street. Opposite Postoffice

## CHILDREN'S OUTFITTERS

COMPLETE LINE OF BABY CLOTHES,  
to six years. MISS OLIVER'S BABY  
SHOP, 1527 Second Ave.

## CLEANING AND DYEING

FANTORUM DYE WORKS, downtown  
offices 1419 Fourth Ave., phone Main 7690.  
Wagon with call.

## CLOTHING

MEN'S UPSTAIRS CLOTHIER  
Less expense, hence lower price  
LUNDQUIST, 204 Empress Bldg.

## HOTELS

HOTEL MADISON, cor. 8th and Madison  
Modern, comfortable rooms at reasonable  
rates for permanent people.

## HABERDASHERS

E. N. BROOKS & CO.—Hatters and men's  
furnishings. 1317 Second ave., Arcade  
bldg. Phone Elliott 117.

## HAIRDRESSING

SHAMPOOING, Manicuring, etc., done at  
927 Northern Bldg. before 10 a.m. and 4 p.m.  
Phone Elliott 117. before 10 a.m. MISS

## ANNETTE LOWE

YOU GET CORRECT STYLES IN OUR  
MEN'S FURNISHINGS AND HATS.  
KING BROS. CO., 718 Second ave.

## HAIRDRESSING

SHAMPOOING, Manicuring, etc., done at  
927 Northern Bldg. before 10 a.m. and 4 p.m.  
Phone Elliott 117. before 10 a.m. MISS

## ANNETTE LOWE

HAMILTON STUDIO—High-grade photo-  
graphic work at reasonable prices. 675-  
680 Colman bldg.

## HAIRDRESSING

For a free advertisement write your "wants" on separate piece of paper and attach it to blank at top of page 2.

# Classified Advertisements

SPACE IS NOT GIVEN ON THIS PAGE TO ADVERTISEMENTS FOR PERSONS WANTED TO HANDLE GOODS ON COMMISSION OR TO ADVERTISEMENTS SOLICITING BUSINESS PATRONAGE.

## BOSTON AND N. E.

### HELP WANTED—MALE

BOY WANTED to learn jewelry repairing; need to start. W. E. TAYLOR, 21 Bradford st., res. 308. Boston. 2

CARPENTER—Wanted to buy tools for about one week's work at \$15.00 per day. THE R. & L. CO., 915 Boylston st., Boston. 7

DEMONSTRATORS for large stores in New England States; holiday goods; also to sell the trade. F. E. HILL, 36 Bromfield st., Boston. 2

DRAFTSMEN WANTED—Men with experience on machinery or steel plate work. Apply B. F. STURTEVANT CO., Read st., Boston. 2

ERRAND BOY wanted; bright, industrious and good boy. Call S. M. HARRIS, 8 Prince st., Boston. 2

MAN and wife wanted; man to drive truck; woman to do housework; wages \$40 per month. E. V. HART, R. D. 34, New York City. 2

PLUMBER wanted for steady position. Call S. M. HARRIS, 8 Prince st., Boston. 2

WANTED—Good, bright young man for stock room; must have a good education. CAMPBELL CO., 284 Commercial st., Boston. 2

WANTED—Boy for errands and to assist in machine shop work; \$4 per week; must show aptitude for the work and be willing to do the work required of him. T. F. WELCH CO., 200 Sudbury st., Boston. 3

WANTED by a fine art publishing house a young man about 20 years of age for general office work; one with high school education, living in Belmont or vicinity. Apply W. E. ELSON & CO., School st., Belmont, Mass. 3

WANTED—Machinists, bench hands; steady work; we are always busy. Apply to GOLDING MFG. CO., Franklin, Mass. 3

WANTED at once, man who wishes steady position; will assist in writing letter of at factory. S. F. PAPER BOX WORKS, H. L. Amsden, Mgr., Shelburne Falls, Mass. 3

WANTED—Window trimmer and card writer; one who understands making dresses and silk preferred. SPALDING DRY GOODS CO., Lynn, Mass. 2

WANTED—A couple, young or middle aged, the man to learn the poultry business; two small children; good opportunity for advancement for people not afraid to work. E. J. WHITMAN, Shelburne Falls, Mass. 5

WANTED—Clothing salesman; good position for the right man. Apply to B. F. STURTEVANT CO., 30 Main st., Northampton, Mass. 5

WANTED—Engraver who can also sell goods, to work in department store; \$8 per week. S. WEBER, S. Sylvan st., New Haven, Conn. 3

WANTED—A temperate, reliable man to care for furnace for rent of room. MRS. J. A. DEAN, 169 St. Botolph st., Boston. 7

WEAVERS wanted for night work on Kinsman looms; all round work. DUSTIN ISLAND WOOLEN MILLS, Peabody, Mass. 2

### HELP WANTED—FEMALE

BOOKKEEPER wanted, experienced in double entry. Address THE JOHNSON CO., Malden. 6

CASHIER wanted at once, also bundle girl at H. S. CO. IMPORTING CO., 420 Boylston st., Boston. 6

CASHIERS—TIMOTHY SMITH CO., Washington st., Roxbury, Mass., require the services of cashiers. Apply to supervisor at once. 6

CHAMBERMAID and waitress wanted. MRS. F. O. LADD, 23 St. Botolph st., Boston. 2

COOK for Drvers state hospital, to cook for large dining room; \$4 per month; with board. Address: Mrs. H. C. D. DODD, 1000 Franklin st., Boston. 2

COOKS—Wanted to help in kitchen; plenty of help in kitchen; only first-class cooks need apply. Apply to STEWART. 2

DEMONSTRATORS in large stores in New England states; holiday goods; also to sell the trade. F. E. HILL, 36 Bromfield st., Boston. 2

EXPERIENCED WAIST AND SKIRT FITTER—Wanted by dressmaker living in Brighton. MRS. E. ELLIOT, 172 Commonwealth av., Brighton. 3

FIRST-CLASS WAIST FINISHERS wanted; steady work and good pay. MRS. MARR, 39 Massachusetts av., room 318. 7

GENERAL HOUSEWORK—Wanted in small family; baby 2 years; must be reliable and have good references; good home and wages. Protestant preferred. MRS. E. L. ANDERSON, 35 Allston av., Lynn, Mass. 7

50—YOUNG GIRLS—50

YOUNG GIRLS wanted in the stitching room of a large shop; experience not necessary; will teach recruits of Boston. Jamie's Plain and vicinity, and work them, while learning, and pay them, as well as wages. THOMAS G. PLANT CO., cor. Center and Belknap st., Jamaica Plain, Mass. 7

HOUSEKEEPER—Wanted, a middle-aged or elderly Christian colored woman to keep house for a comfortable home to large wages; call or write. MRS. ALICE HEMENWAY, 38 Wigglesworth st., Boston, Suite 2. 7

LADY, alone all night, wished Protestant woman of quiet, cheerful disposition for a few hours; will return for pleasant hours; would pay small salary to right person; address: MRS. GEORGE ALLEN, 15 Elm st., Boston. 7

GENERAL HOUSEWORK—Wanted in small family; baby 2 years; must be reliable and have good references; good home and wages. Protestant preferred. MRS. E. L. ANDERSON, 35 Allston av., Lynn, Mass. 7

HOUSEKEEPER—Wanted, a middle-aged or elderly Christian colored woman to keep house for a comfortable home to large wages; call or write. MRS. ALICE HEMENWAY, 38 Wigglesworth st., Boston, Suite 2. 7

HOUSEKEEPER—Wanted, a middle-aged Christian woman for family. H. C. DODD, 1000 Franklin st., Boston. 2

WANTED—Maid for general housework; small family. Apply MRS. JOHN D. SAWYER, Jr., Warren st., Pawtucket, R. I. 2

MILK HELPER—At Allston, N. H., will take whole family and guarantee work; all; inexperienced \$7; experienced \$9-\$10; make arrangements through Boston office. Call STATE FREE EMP. OFFICE (service free to all). 2

MOTHER'S HELPER—Please a home; considerate treatment and small compensation is offered an intelligent woman who will act as mother's helper in small family. H. C. DODD, 1000 Franklin st., Boston. 2

PROTESTANT woman wanted as companion and to get meals for a young married couple in exchange for board and room. Call state free emp. office. 2

SEAMSTRESS wanted to assist in care of lady's wardrobe, two or three days each month. Address MRS. BURTON, Concord rd., Weston, Mass. 3

WANTED—Middle-aged American (Protestant or German) woman for general housework; man and wife with twin girls. MRS. W. F. DOLKE JR., 47 Cleveland st., Allston, Mass.; tel. 447-M. 3

WANTED—Experience waist makers, girdles and corsets; M. A. GARRISON, 78 Gainsborough st., Boston. 3

WANTED—Girls over 16 for neat, clean work. MONARCH LAUNDRY, 153 Derby st., New Haven, Conn. 2

WANTED—To write on dining table for her. C. H. SMITH, 150 Franklin st., Boston. 2

WANTED, a good appearing girl about 20 to learn shampooing. MRS. CORLETT, 420 Boylston st., room 322, Boston. 3

WANTED—A maid for Christmas. Address: Mrs. E. L. ANDERSON, 35 Allston av., Lynn, Mass. 2

WANTED—To write on dining table for her. C. H. SMITH, 150 Franklin st., Boston. 2

WANTED—A good appearing girl about 20 to learn shampooing. H. B. BARRY-HOW, 20 St. Botolph st., Boston. 3

WANTED—A maid for Christmas. Address: Mrs. E. L. ANDERSON, 35 Allston av., Lynn, Mass. 2

## BOSTON AND N. E.

### HELP WANTED—FEMALE

WANTED—Capable, quiet, young or middle-aged helper; one who sews well; neat disposition. Address: MRS. HILLIER, 180 Franklin st., Woburn. 2

WANTED—Maid for general housework; telephone for appointment. Brookline 454. MRS. L. P. CUDWORTH, 8 Strathmore Road, Boston. 2

WANTED—Mother and daughter; mother to do cooking and general housework; baby and child of 2, must not be under 17. Apply MRS. H. T. EMMONS, 8 Egremont st., Boston. 2

WANTED—Good, bright, young man for stock room; must have a good education. CAMPBELL CO., 284 Commercial st., Boston. 2

WANTED—Good, bright young man for stock room; must have a good education. CAMPBELL CO., 284 Commercial st., Boston. 2

WANTED—Cook (colored); for house where a few boarders are kept. MRS. E. MYERS, 25 St. Beulah st., Brookline. Mass. 2

WANTED—Auntie to work with two young girls; 25 years to start. 2

WANTED—Young girl of 16 or 17 to assist with the 6-year-old girl; hours daily from 2 to 7 or 8 p.m. Apply MRS. GERTRUD, 177 Marlboro st., Boston. 2

WANTED—American, single, wants position; had your four years' experience makes you do own repairing; good references. CHAS. W. WHARTON, 11 Dwight st., Boston. 2

WANTED—Cook (colored); for house where a few boarders are kept. MRS. E. MYERS, 25 St. Beulah st., Brookline. Mass. 2

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## Classified Advertisements

For a free advertisement write  
your "wants" on separate piece of  
paper and attach it to blank at top  
of page 2.

## BOSTON AND N. E.

## SITUATIONS WANTED—FEMALE

HOUSEKEEPER—Competent, willing American woman would like position; references given. C. B. ANDREWS, 57 Rutland st., Boston.

HOUSEKEEPER—Refined American lady desires position in small family where she can have entire charge; is experienced attendant; best references given. J. R. MILLER, 8 Mt. Vernon st., Boston.

INTELLIGENT YOUNG LADY, knowledge of stenography, bookkeeping, general office and some foreign languages, desire position; at present employed. MISS A. M. SHOHAN, 94 Devon st., Roxbury, Mass.

LAUNDRESS (colored) wishes work to take home. ANNIE FERGUSON, 21 Windson st., Boston.

LAUNDRESS (head or matron), 42, single, resides in Roxbury. AI reference and experience \$50-\$80 per week; mention 8284.

STATE FREE EMP. OFFICE (service free of charge), 8 Kneeland st., Boston; tel. Ox 2960.

LAUNDRESS, first-class, desires work to take home; will call for and deliver work. E. J. HIGGINS, 309 Shawmut st., Boston.

LAUNDRESS would like work to take home; call or write MRS. WILLIAM, 101 Camden st., Boston.

LAUNDRY wanted to take home, about \$10 per week. MRS. M. ALLEN, 37 Vinton st., South Boston.

LAW CLERK, graduate College of Law, degree B. L. B., 31, resides Boston; single; would like position in a law office; experienced stenographer, can run any man's legal office; willing to go anywhere; \$15 week up; mention 8346.

STATE FREE EMP. OFFICE (two fees charged), 8 Kneeland st., Boston; tel. Ox 2960.

MATRON, residence Tauton, good references; knowledge of housekeeping; \$12-\$15 week. Mention 8313. STATE FREE EMP. OFFICE (service free of all), 8 Kneeland st., Boston; tel. Ox 2960.

MIDDLE-AGED American, experienced, intelligent, single, as working housekeeper or companion; references. MISS S. HOFER, gen. del. Adams, Mass.

MT. HOLOYOKE GRADUATE will tutor in all branches; special attention given to complete elementary school work. ROBERT H. KIRK, 112 Com- monwealth av., Brookline, Mass.

NEAT COLORED GIRL desires day's work of any kind; waiting, piano, etc.; call or write. SUSIE WILSON, 5 E. Huntington st., Boston.

NEAT SMART COLORED GIRL would like position as ladies maid in New York; willing to travel or go anywhere. MISS MARY JOHNSON, 97 Winsor st., Suite 3.

NEWSPAPER WORK, 27, single, resi- dence Salem, knowledge of stenography and bookkeeping, experienced in office work; mention 8281. STATE FREE EMP. OFFICE (no fees charged), 2 Kneeland st., Boston; tel. Ox 2960.

NURSERY WORK, or second world wanted by neat, reliable colored girl. LUCILLE JONES, 50 Market st., Cambridge, Mass.

OFFICE WORK, 21, single, residence Roxbury, knowledge of stenography and experience as ledger clerk; \$12 to start; mention 8321. STATE FREE EMP. OFFICE (no fees charged), 8 Kneeland st., Boston; tel. Ox 2960.

POSITION WANTED by a Protestant English woman, attendant to a lady with light household; good house and mind; higher wages. MRS. M. TYSON, 40 Gray st., Boston.

POSITION desired as housekeeper, care taker, refined home maker, and to assist in sewing. MRS. A. F. LIBBY, 65 Winsor st., Boston.

POSITION wanted as janitor, elevator operator, general work; hotel, store, apartment house; experience; capable man; \$35 week. R. A. MCHUGH, 109 Wor- ston st., Boston.

POSITION BUSINESS—Young woman would like position where she could learn the business; any college graduate; \$10 a week; mention 8346.

STATE FREE EMP. OFFICE (service free to all), 8 Kneeland st., Boston; tel. Ox 2960.

PRIVATE SECRETARIAL POSITION desired by college graduate with French and business experience. GENE- VIEVE FOSDICK, 3 Summit av., Somerville, Mass.

PROTESTANT GIRL (17) wishes to as- sist in light household for good wages. MRS. ECKER, 77 Bromfield rd., West Somer- ville, Mass.

PROFREADER, residence Duxbury; good reference and experience; knowledge of duties of compositor; \$12 or less per week. STATE FREE EMP. OFFICE (service free of charge), 8 Kneeland st., Boston; tel. Ox 2960.

REFINED LADY would like position as companion or chaperon, either traveling or in town; full particulars please; address by letter or MRS. C. L. KING, 917 Beacon st., Boston.

REFINED YOUNG LADY, well educated, desires employment few days a week, as companion, reading, writing, shopping, etc.

RELIABLE WOMAN would like position as washerwoman or do day work; please call or write. MRS. NANCY PAYTON, 54 Mt. Vernon st., Cambridge, Mass.

REFINED AMERICAN WOMAN desires position to care for or person desired; special care; good disposition; adaptable; excellent references; reasonable wage.

REFINED good house essential. LUCIE BOURGEOIS, 26 Linden st., Dorchester, Mass.

REFINED LADY would do light duties for warm room-and-board; Captain or vicinity preferred; best of references. MRS. L. A. RAISE, 34 Tremont st., Boston; tel. Ox 2960.

SEAMSTRESS desires employment by the day, cutting, fitting, remodeling; all kinds of family sewing; prefer \$12 per day, carfare. MRS. STEVENSON, 10 War- ston st., West Somerville, Mass.; tel. SS-36 W.

SEAMSTRESS (24), single, residence Boston; knowledge of housekeeping and some experience in carding, spinning, etc. MENTION 8291. STATE FREE EMP. OFFICE (service free to all), 8 Kneeland st., Boston; tel. Ox 2960.

SEAMSTRESS desires employment by the day, cutting, fitting, remodeling; all kinds of family sewing; prefer \$12 per day, carfare. MRS. STEVENSON, 10 War- ston st., West Somerville, Mass.; tel. SS-36 W.

SEWING ROOM, age 50, residence Lakeport, N. H. Good references and experience; \$5 week. Mention 8291. STATE FREE EMP. OFFICE (no fees charged), 8 Kneeland st., Boston; tel. Ox 2960.

SEWING ROOM, age 19, married, residence West Roxbury, age 19, willing to do embroidery and machine sewing; awaits offer. Mention 8291. STATE FREE EMP. OFFICE (no fees charged), 8 Kneeland st., Boston; tel. Ox 2960.

SEWING ROOM, age 20, residence Lakeport, N. H. Good references and experience; \$5 week. Mention 8291. STATE FREE EMP. OFFICE (no fees charged), 8 Kneeland st., Boston; tel. Ox 2960.

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## BAY STATE NEWS BRIEFS

## WHITMAN

The Home Economics department of the Whitman Woman's Club will meet tomorrow afternoon in G. A. R. hall.

The anniversary of the Epworth League will be observed Wednesday evening.

The Vida Social Club has elected: Mrs. Bertha Larrett, president; Mrs. Josephine Perry, vice president; Miss Myra Walton, Miss Ona E. Evans, field secretary of the Woman's Home Missionary Association, will speak.

Elmer P. Copeland has purchased the Morse estate on Stetson street.

## MEDFORD

Several salary increases of city officials become effective today. The city auditor will receive \$1450, building inspector \$1000, sealer of weights and measures \$500, fire department members \$1100, city engineer \$1500, street commissioner \$2000.

Mayor Charles S. Taylor has recommended to the aldermen appropriations amounting to \$10,500 and the issuing of notes to meet the expenditures.

## HANOVER

John Wild Lodge, I. O. G. T., has elected: Edwin H. Gibson chief templar, Lillie Henderson vice-chief templar, Sarah L. Church superintendent of juvenile work, Andrew Baker secretary, Vernon Henderson assistant secretary, Miss Jessie Sprout financial secretary, George W. Severance treasurer, Alonzo Henderson, Miss Eva Church D. M., Robert Dwellier S., Mrs. Jennie Brooks G.

## NEWTON

The Monday Club meets today with Mrs. J. G. Holt, 77 Westland avenue, Boston.

A meeting of the Waban Woman's Club is held today in the vestry of the Union church, Waban. Miss Caroline Foye Flanders will give a reading of "A Midsummer Night's Dream."

## DORCHESTER

The Woman's Home Missionary Society of the Second church will hold a sale tomorrow to fill a masonic barrel. The Ladies Aid Society of the First Baptist church will hold a bazaar tomorrow and Wednesday.

With a membership of over 85, Greater Boston Skating Club will add 115 members soon.

## ABINGTON

At a meeting of representatives of the men's clubs of the churches in the North Congregational church Sunday afternoon arrangements were made to hold men's meetings this winter.

## JAMAICA PLAIN

Today, Tuesday and Wednesday are visiting days at the municipal building. The monthly exhibition of gymnastic work will be given.

## NORWELL

The annual fair of the D. Willard Robinson Woman's Relief Corps will be held at G. A. R. hall next Wednesday and Thursday evenings.

## READING

A comedy, "The Home Guard," will be given its second presentation tonight by the West Village Circle of North Reading.

## MALDEN

The Malden Club has elected: Mrs. George A. Brown, president, and Mrs. H. C. Chester, secretary and treasurer.

## HOLBROOK

The Rev. P. L. Cosman, new pastor of the Brookville Baptist church, assumed his duties Sunday morning.

## CONCORD

The executive board of the Concord Massachusetts Woman's Club is in session this afternoon.

## SOCIAL SERVICE WORK

For the first time in its history the Robert Gould Shaw house is to have a benefit given for it by the people of the neighborhood. The affair is being planned by various church organizations and clubs in that district under the direction of Mr. Allston, and will be given Wednesday evening at Parker Memorial.

In order partially to meet the need of a settlement gymnasium, arrangements have just been made which will allow the boys of the house opportunity for regular basketball practice outside the settlement.

Hand-made rugs and other useful articles made in the loom room at Llewellyn Lodge will be on sale at the Frances E. Willard settlement fair to be held at the Copley-Plaza Thursday from 10 to 6. There will also be a table of fancy articles, and a table of canned fruit and pickles made by the women who give their time to the industries of the lodge pre-planting plant. Luncheon and afternoon tea will be served and special music provided.

A group of the S. E. G.'s at the Library Club are working on a program of folk dancing to be given in Peabody Dec. 12. The club is also planning a number of opera and theater parties, and have already attended the Plymouth theater to see "Disraeli."

A fair for the Elizabeth Peabody house is to be given at the Vendome on Saturday. The program includes lunch from 12 to 2:30, afternoon tea and an entertainment at 8 in the evening.

The women's club of the Elizabeth Peabody house will meet Friday eve-

## WAKEFIELD

John H. McMahon, captain of company A, sixth regiment, has been appointed custodian of the new state armory. The building will be ready for dedication in January.

The Mary Farnham Bliss Society of the Congressional church meets this evening at the home of Miss Katherine G. Walton, Miss Ona E. Evans, field secretary of the Woman's Home Missionary Association, will speak.

## ARLINGTON

The December meeting of the Mission Circle of the First Universalist church is being held this afternoon at the residence of Mrs. Frank Lincoln Masseck at 43 Gray street.

The regular meeting of the Bradshaw Missionary Association of the Pleasant Street Orthodox Congregational church will be held this afternoon in the ladies' parlor of the church.

## ROXBURY

The new officers of the Mascot division of the O. R. C. of America are: President, Mrs. W. W. Prince; vice-president, Mrs. E. W. Mitchell; secretary and treasurer, Mrs. W. N. Drake; senior sister, Mrs. E. W. Fuller; junior sister, Mrs. W. R. Robertson; guard, Mrs. E. N. Darling.

## MIDDLEBORO

Lyman P. Thomas has resigned as a member of the board of water commissioners.

The ladies' sewing circle of the Central Baptist church will hold an entertainment in the church vestry Wednesday evening.

## LYNNFIELD

In the long controversy over the use of poles of the New England Telephone & Telegraph Company by the Peabody light plant the selectmen have effected an arrangement by which the lighting company will be allowed to string wires on poles on the Newburyport turnpike.

## LEXINGTON

This evening the Lexington Old Belfry Club will hear Leland Powers give his dramatic rendering of "The Shaughran."

The Lexington Equal Suffrage League held its first public meeting Saturday afternoon in Cary hall.

## WEYMOUTH

The Monday Club holds a musical in the Old Fellows opera house this afternoon.

## MAYNARD

The Maynard Congregational church will hold a bazaar next Saturday.

## QUINCY

A sale will be held in Parish hall Dec. 14 under the auspices of the ladies of the St. Hilda's Guild of the St. George's Episcopal church.

## EAST BRIDGEWATER

The Bridgewater Board of Trade will hold a public meeting next Wednesday evening at G. A. R. hall.

## BRIDGEWATER

The annual supper and sale of Trinity church will be held at the town hall next Friday evening.

## ROCKLAND

The Rockland Woman's Club will hold a guest's night in the Rockland opera house Friday.

## THE GARDEN SPOT

## FLORIDA

Florida's Only Fireproof Resort Hotel Hotel Clarendon Seabreeze, Daytona Station

## HOTELS

Florida's Only Fireproof Resort Hotel Hotel Clarendon Seabreeze, Daytona Station

## FOR SALE

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## FOR SALE

# Real Estate Market News

# T Wharf Activities

# Sailings

## REAL ESTATE NEWS

Application has been made for a charter with the Massachusetts commissioners by the Allston Trust Company, composed of the following incorporators: W. J. MacDonald, Sidney W. Barlett, Thomas F. Baxter, Alfred H. Brodrick, Sidney A. Mitchell, Ralph S. Whitehead, Charles S. Wentworth, W. Herbert Abbott, James S. Bell, Albert M. Lyon, Walter P. Wright, George T. Smith, J. H. MacAlman, Charles D. Buckner and Alvin T. Fuller. They will organize with a capital of \$250,000 and expect to locate in the vicinity of Brighton and Harvard avenues.

### SALES IN BRIGHTON

The single frame house, 149-151 Western avenue, corner of Smith street, has become the property of William S. Cooper, title being granted by Charles W. Rice trustee. There is a ground area of 19,581 square feet, which carries an assessment of \$2500, included in the total of \$12,000.

Nils J. Soderlund has recorded deeds from Francis L. Willard and William W. Wagner, who sold him three lots containing 10,200 square feet fronting on Nonantum road, near Washington street, assessed for \$1500.

### BACK BAY PURCHASES

Deeds have just gone to record selling the premises 144 Huntington avenue, corner of 263 West Newton street, Back Bay. A four-story, swell-front brick apartment house is conveyed, together with 6023 square feet of land, owned by Charles E. Merrill, who sells to Kate S. Gallagher. The entire property is assessed for \$87,000 including \$43,200 on the ground.

Kichewan Farms of New York has taken title from Edward W. Foster, dead, coming through Charles W. Allen, to 4250 square feet of land on the corner of Bickerstaff and St. John streets, Back Bay, assessed for taxes upon \$9600.

**WEST END AND NORTH END**  
A sale has just been made by the owner, Anthony Lauricella, of premises 46 Green street, opposite Norman street, West End, consisting of a four-story brick building on 1884 square feet of land. Total assessed value is \$23,200, with \$13,500 of it on the land. Rosario Polato and another are the purchasers.

Josephine De Peo is the name of the new owner of two four-story brick buildings, situated 168 to 172 Hanover street, on a lot of ground extending through to Salem street, which contains 2462 square feet. The premises are assessed for \$78,000, and carrying \$64,000. Frederick S. Whitwell made the deed.

**DORCHESTER AND ROXBURY**  
Clara Glazer has placed a deed on record from Mary E. Hennessey, conveying title to the large double frame dwelling situated 25 and 27 Ditson street, corner of Arcadia street, assessed for \$7400. There is a land area of 3435 square feet that carried \$900 of the amount.

Newell D. Atwood has just sold an improved property to Louis Perris at 35 Edlon street, corner of Bowdoin terrace, deeds coming through Myer Weiss and Bessie Klos. It consists of a single frame dwelling and 5377 square feet of land; assessed, \$4000 on improvements and \$1900 additional on the ground.

Two three-story frame houses, located 9 and 11 Elmwood street, near Washington street, Roxbury, have changed hands. Nellie Davis has sold to Thaddeus H. O'Rourke. They are taxed for \$13,300.

### DECEMBER EVENTS AT CITY CLUB

Arthur J. Hackett, tenor, L. B. Merrill, bass, Carl Webster, cellist, and William Smith, pianist, constitute the entertainers who will provide the program for the first of the Boston City Club's December gatherings which begin Thursday. On Dec. 12 the club will celebrate its seventh anniversary and the program has been specially arranged in honor of David F. Tilley, who has served three years as president.

On Dec. 9 John Kendrick Bangs is to speak on "More Salubrities." On Dec. 28 a reception will be tendered to the delegates to the American Institute of Political Science.

### MAJOR HANNA IS NEW INSPECTOR

Maj. Mark Hanna, U. S. A., has been appointed inspector-general of the Massachusetts volunteer militia, filling the vacancy made by the resignation of Col. James H. Smyth.

Major Hanna is one of the leading tacticians of the world, being the author of several volumes on the subject which are in use in this country and abroad. He planned and was chief umpire of the 1911 maneuvers of the state militia in the Merrimac valley, and accompanied Governor Foss and Adjutant-General Pearson in the campaign last summer in Connecticut.

Major Hanna will act in conjunction with Capt. William B. Edgar, retired, M. V. M., and Lieut.-Col. Jesse F. Stevens, constituting a board of survey on military and naval property.

### GOVERNOR, MAYOR AND PORT OFFICIALS LEAVE ON CONVENTION TRIPS

Governor Foss and Mayor Fitzgerald, together with several others, left Boston today for conferences in other cities.

The Governor will attend a conference of governors at Richmond, Va., and will make an address, while the mayor will speak at the waterways convention at Washington. Hugh Bancroft, chairman of the port directors and members of the Boston Real Estate Exchange, together with a number of other Boston men, will attend the Washington meeting, which runs through Wednesday, Thursday and Friday. The real estate party will leave here tomorrow morning and in the evening they give a dinner at Washington to the delegates at the Willard.

The mayor will stop in New York on his way over, and confer with the Hamburg-American line officials, and then make a study of the new city hall which the mayor says gives some excellent ideas for arrangement of offices.

On his way back from Washington the mayor will stop in Philadelphia to attend the housing convention. He expects to be back Friday and in his absence John J. Attridge, president of the council, will be acting mayor.

Louis K. Rourke, commissioner of public works, also left Boston today to attend a convention in Cincinnati on good roads.

### HARVARD SENIOR CLASS TO ELECT OFFICERS SOON

Harvard senior class election, which will be held Dec. 11, will present for choice of three marshals, places of highest honor, seven men heading athletic teams and other student activities, including P. J. Wendell, captain of the football team, C. T. Abeles, captain of the crew, and J. B. Cummings, captain of the track team. The other nominees for marshal are H. J. Smith, now president of the class; R. B. Batchelder, editor of the Crimson; Harry Gardner, captain of the hockey team and quarton on the football eleven; A. J. Lowry, captain of the tennis team. The nominees for other offices follow:

Treasurer—A. M. Goodale of Cambridge, G. N. Phillips of Middletown Springs, Vt., and W. M. E. Whitelock of Baltimore.

Orator—H. B. Gill of Lockport, N. Y., D. Sargent of Wellesley and S. M. Seymour of Chatham, N. Y.

Ivy Orator—J. I. Donovan of Lawrence, R. C. Everts of Cambridge and P. M. Hollister of Grand Rapids, Mich.

Poet—J. D. Adams of New York and S. Thayer of Worcester.

Ostid—W. R. Burlingame of New York, H. R. Carey of Cambridge and Lincoln MacVeagh of New York.

Chorister—B. L. Locke of Cambridge and T. M. Spelman of Brooklyn.

The largest entry list in the club's history is expected for the seventh annual show of the French Bulldog Club of New England which opens in Horticultural hall tomorrow and closes Wednesday night. The management reports that there will be 104 dogs and 227 entries.

Among the prominent exhibitors will be Mrs. Arnold Lawson with the Nowell Kennel dogs, Herbert E. Young with the champions Enchanteresse and Sikdar, the Purdy Brothers and Mrs. Oswald F. Goldsmith of Peabody.

Among the prizes are the Dreamwold plate and the Nowell trophy, presented by Thomas W. Lawson.

### SHOPPERS URGED TO KEEP MOVING

In order to make easier passing through sidewalk crowds during the holiday shopping, notices were today posted by the order of the street commission at intervals along the principal streets throughout the shopping district.

The notices read as follows: "Help relieve sidewalk congestion. 1. Keep to the right. 2. Don't stand in the middle of the sidewalk. 3. Don't walk more than two abreast. 4. Don't block crosswalks. 5. Keep moving."

### MAJOR HANNA IS NEW INSPECTOR

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Major Hanna will act in conjunction with Capt. William B. Edgar, retired, M. V. M., and Lieut.-Col. Jesse F. Stevens, constituting a board of survey on military and naval property.

### WHAT LIABILITY ACT COSTS

In the five months in which the employers' liability act has been effective in Massachusetts, approximately \$507,000 has been awarded to employees who have been injured at their work, according to David T. Dickinson, former mayor of Cambridge and a member of the industrial board.

### GOVERNOR, MAYOR AND PORT OFFICIALS LEAVE ON CONVENTION TRIPS

## ATLANTIC AND PACIFIC SAILINGS

This schedule is compiled from advance lists and is subject to change without notice.

### Transatlantic Sailings

**EASTBOUND**

Potsdam for Rotterdam.....

Velvet, for Naples.....

Kronland, for Dover-Antwerp.....

Prinzipal, for Rotterdam.....

La Savoie, for Havre.....

Colle, for Liverpool.....

Oscar II, for Copenhagen.....

Rochebrune, for Rotterdam.....

Denmark, for Naples-Genoa.....

Carmania, for Liverpool.....

Neptun, for Genoa.....

Campania, for Glasgow.....

Minota, for London.....

Kronland, for New York.....

St. Louis, for New York.....

St. Paul, for Southampton.....

Oceanic, for Liverpool.....

Minotaur, for London.....

Minotaur, for New York.....

Minotaur, for Copenhagen.....

Minotaur, for New York.....

# Prices Sagged Off Toward the Close

IRREGULARITY IN  
PRICES WAS THE  
RULE FOR TODAY

Following News of Court  
Finding Union and South-  
ern Pacific Went Off, but  
They Recovered

TRADING WAS LIGHT

Following the decision of the United States supreme court this afternoon, which practically separates the ownership of the Southern Pacific railroad system from the Union Pacific, with the possible exception of the extension from Ogden to San Francisco, and which is one of the most far-reaching opinions ever rendered by the court and is an extension of the decision in the Northern Securities case, Union Pacific dropped to 169 and Southern Pacific to below 100, but they recovered later. The general list also went off in sympathy, but hardened again.

United States Rubber common was a feature of the New York stock market today, with an advance to 67 1/2. Some of the other industrials were strong, among them being American Cotton Oil, which advanced above 59, American Beet Sugar, which rose to 57, and International Harvester preferred. The railroads as a class had a good tone most of the session in sympathy with a higher list of quotations from London, Chesapeake & Ohio, Union Pacific, Canadian Pacific and Read being among the leaders. Union Pacific, Southern Pacific, St. Paul and Steel common all sold ex-dividend today. Trading was rather restricted.

The tone of the market, however, held cheerful, but the fluctuations were irregular.

There was some talk about the government making substantial additional deposits in the national banks. The news of the engagement of more than \$4,000,000 in gold in London for shipment to New York had a reassuring influence and helped maintain prices. Call money reached 16 per cent at one time, but fell to below 9 per cent later.

The Boston exchange a few issues showed special strength at times, but as a rule the net changes were of a small fraction only and on both sides of Saturday's closing quotations, although the undertone was firm. Hancock, for instance, went above 28 on news from the mine to the effect that a lode bearing good copper had been discovered. Butte & Superior was firmer than the average and crossed 47, although it did not hold at the high. United Fruit went up to 182 on a few transactions. Alaska Gold was a feature on the local curb.

LONDON—The latest aspects of the Balkan situation caused cheerfulness and a confident sentiment in the securities markets here today. Consols rose, and home rails displayed strength.

The railway companies threaten to withdraw the privileges granted employees under last year's settlement, precipitating a national strike, unless the government redeems its promise to pass a railway rate bill this session.

American Railway shares and Canadian Pacific moved upward, and foreigners and mines showed irregular strength.

De Beers at 21 5/16 were 1/4 higher, and Rio Tintos gained 1/2 to 75 1/2.

Money was quoted at 3 1/4@4 per cent; discount rates for short bills 4 13-10@7 1/2 per cent; three months 4% per cent.

## NEW YORK CLEARINGS

NEW YORK—Clearing house exchanges today were \$272,811,130; balances \$1,536,715. The sub-treasury was a creditor to the extent of \$1,044,992.

## CRUDE OIL ADVANCED

NEW YORK—The price of Pennsylvania crude oil has been advanced five cents to \$1.90 a barrel.

## THE WEATHER

UNITED STATES WEATHER BUREAU  
PREDICTIONS FOR BOSTON AND VI-  
CINITY: Rain tonight, clearing and colder  
Tuesday; high south to west winds.

WASHINGTON—The U. S. weather bureau predicted weather today as follows for New England: Rain tonight; Tuesday clearing and much colder; increasing southerly winds, probably becoming high-outright.

A well-defined disturbance central this morning over Michigan is causing cloudy and rainy weather from the Mississippi river eastward to the coast. The disturbance will probably pass over the St. Lawrence valley on Tuesday. Another area of low pressure is central over Montana. A ridge of high pressure extending from the Rockies with low temperatures between the Rocky mountains and the Mississippi river. S. R. D. reported a zero temperature.

## TEMPERATURE TODAY

S. a. m. .... 42 1/2 noon ..... 60  
Average temperature yesterday, 34 7-12.

## IN OTHER CITIES

(Maximum)  
New York ..... 44 Portland, Me. .... 34  
Buffalo ..... 46 Albany ..... 38  
Nantucket ..... 40 De Moines ..... 55  
Washington ..... 52 Pittsburgh ..... 56  
Philadelphia ..... 48 Denver ..... 51  
Johnstown ..... 40 St. Louis ..... 60  
Kansas City ..... 56 St. Louis ..... 60  
San Francisco ..... 54

## ALMANAC FOR TODAY

Sun rises ..... 6:55 High water ..... 6:55  
Sun sets ..... 4:13 5:25 a.m. ..... 5:32 p.m.  
Length of day ..... 9:18

## NEW YORK STOCKS

NEW YORK—The following are the transactions on the New York Stock Exchange, giving the opening, high, low and last sales today:

Open High Low Last Sale

Amalgamated ..... 55 1/2 55 1/4 53 3/4 54  
Am Az Chem ..... 57 57 57 57  
Am B & F Co pf ..... 137 1/2 137 1/2 137 1/2 137 1/2  
Am Beet Sugar ..... 56 57 56 56  
Am Beet Sugar pf ..... 90 91 90 91  
Am Can ..... 41 1/2 41 1/2 39 1/2 39 1/2  
Am Can pf ..... 124 124 123 1/2 123 1/2  
Am Can Pfr ..... 59% 59% 59% 59%  
Am Car Fndry ..... 119 119 119 119  
Am Cities ..... 52 1/2 56 1/2 52 1/2 56 1/2  
Am Cities pf ..... 83 83 82 1/2 83 1/2  
Am Cotton Oil ..... 58 1/2 59 1/2 58 1/2 58 1/2  
Am H & L ..... 5 1/2 5 1/2 5 1/2 5 1/2  
Am Ice ..... 18 1/2 19 18 1/2 19  
Am Iraised Oil pf ..... 35 35 34 1/2 34 1/2  
Am Loco ..... 48 1/2 46 1/2 46 1/2 46 1/2  
Am Loco pf ..... 107 1/2 107 1/2 107 1/2 107 1/2  
Am Smelting ..... 79 79 78 1/2 78 1/2  
Am Smelting pf ..... 106 1/2 106 1/2 106 1/2 106 1/2  
Am T & T ..... 124 124 124 124 124 1/2  
Am W & G Co pf ..... 98 98 98 98  
Am Writing Pa pf ..... 32 1/2 32 1/2 32 1/2 32 1/2  
Am Woolen pf ..... 81 81 81 81 81 1/2  
Anaconda ..... 43 1/2 43 1/2 43 1/2 43  
Atchison ..... 107 1/2 107 1/2 107 1/2 107 1/2  
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# Latest Market Reports :: Investment News

## INDIAN SECRETARY OF STATE AND COUNCIL ARE SUPREME

In Finances They May Override the Government of India Itself—Gold Mint Much Desired and Failure to Establish It Is Felt

(Special to the Monitor)

LONDON—In dealing with the subject of Indian finances the secretary of state for India, assisted by his council, is supreme in administering Indian affairs in England, and, indeed, as representing the superior authority of the British Parliament, he can override the government of India itself. In the realm of finance this authority is particularly real and active. All Indian expenditure must be sanctioned by him and his council, and the intricate and delicate business of regulating the currency and maintaining the exchange value of the rupee, so far as it can be maintained by artificial means, falls to his duty.

Everyone knows that the rupee is par excellence the Indian coin, and everyone who has had relatives in India for many years knows how at one time the depreciation in the value of the rupee caused dismay and consternation to those whose salaries or profit were paid in that coin, and who found that when they wished to remit money due its value was sometimes halved in the process. This depreciation was caused by the unrestricted coining of silver offered for that purpose. In the year 1863 a law was passed closing the mint, with the result after some years of making the exchange fairly stable at 4d per rupee (the nominal value, of course, being originally 2s), at which rate it has remained, with fluctuation within narrow limits, ever since.

In 1881 the government of India put forward certain proposals for the establishment of a satisfactory currency system. A committee, under the chairmanship of Sir Henry Fowler, and therefore always referred to as the Fowler committee, was appointed to consider these proposals, and generally to report as to the best means for securing the end in view. The report recommended the establishment of the gold standard, with a fixed relation of the rupee to the pound sterling of 15 to 1, that is, the nominal value of the rupee was to be 1s. 4d. A mint for gold was to be opened, and silver was to be coined only as the government deemed it to be necessary for the requirements of the country. The profit made on the coining of silver, a very large profit at the cheap price, was to have been for silver for many years, was to be put aside in gold to form a gold stand as reserve.

The whole point in these recommendations was the establishment of a gold standard and the coinage of silver, so that the Indian sciences attaching to a fluctuating relationship of values between gold and silver might be avoided. Perhaps it will be profitable to stop for a moment on this means.

Money is a means of expressing the value of all kinds of goods in the same sort of way. Thus four apples may be worth 10 turnips, or a dozen carrots, but it is much more convenient for general business to express the value of each of these, or any other commodities, in money. Then their value is at once comparable with that of any other thing. Now, if a nation were completely self-contained, and if all its members were entirely honest, it would not perhaps make any difference what medium of exchange were adopted; but as neither of these conditions is anywhere fulfilled a medium must be employed that has of itself an intrinsic value. Now if one nation has one medium, say gold, and another nation has another medium, say silver, it follows that in discharging their debts to each other there must be taken into account not merely the "value" of the goods they have supplied each other with, which is the real debt each owes the other, but also the relative value of the metals with which they are settling their debts, namely, gold and silver.

Now gold is fast becoming the standard of the world, and it would be greatly to India's advantage to have a gold standard. Nevertheless, notwithstanding the Fowler committee's recommendation, the Indian gold mint has not yet been established. This is one of the bitter complaints of Indian financiers; and the reason alleged by them for this failure is that the India council at Whitehall is too much governed by the advice gathered from its experts in the city of London, who, themselves engaged in the general struggle for gold bullion, constantly find it difficult to recommend that the propitious moment has arrived for starting what they must naturally look upon as a rival claimant for gold in India. Then again, it is a subject of complaint that the profit on the silver coining has been invested in securities instead of being held in gold.

The English financier, accustomed in the halcyon state of English credit to working on the very smallest possible percentage of actual cash, looks with dismay on the accumulation of an idle gold reserve, and has not been able to resist the inclination of seeing a profit made. But India is not England, and the special circumstances of the case seem to point to the desirability of keeping the reserve strictly in gold.

A further complaint, that the Indian government balances in London have increased progressively from about 4,500,000 sterling in 1901 to nearly 18,000,000 in 1912, requires a little preliminary explanation.

India has to provide in London in the course of a year about 10,000,000 sterling to pay certain charges—interest on debt, pensions, etc. The secretary of state raises the money by selling paper bills

## CHARTERS ISSUED TO NEW CORPORATIONS IN MASSACHUSETTS

Charters were issued last week to the following new business corporations:

William F. Bryan Waste Company, Boston, waste cloth, \$10,000; William F. Bryan, William J. Hayes, William C. Hayes.

Cape Cod Fish Freezing and Packing Company, \$72,000; Lombard, C. Jones, Ass. B. Coburn, Angus McKay, Edward S. Ellis, Charles G. Ellis.

John A. Frye Shoe Company, Marlboro, \$250,000; Walter P. Frye, John A. Frye, Robert P. Frye, Herbert M. Hazelton, J. O. Whitten Company, Boston, glue and by-products, \$250,000; George E. Whitten, Clarence A. Perkins, Samuel E. Perkins, Charles C. Whitten.

Shawmut Real Estate Company, Boston, \$100,000; Edward G. Messervy, Frazer Pritchard, Eugene F. O'Sullivan, Inglis A. Peppard.

Brown-Sargent Company, Boston, paints and oils, \$15,000; Charles R. Sargent, Sherman D. Brown, Albert S. Ritchie.

Commercial Realty Company, Boston, \$50,000; Anna Alkon, Fannie Kempner, Jacob Alkon.

James Miles & Son Company, Worcester, construction, \$30,000; James Miles, Walter J. Miles.

Catherine-She Company, Boston, millinery and furs, \$20,000; Catherine Sheen, James E. Rich, Edwin C. Merrill.

The F. E. Woodward Company, Fitchburg, hay and grain, \$40,000; Frederick F. Woodward, F. Howland Woodward, Helen E. Woodward.

Motor Supply Shop, Inc., Boston, \$25,000; Mark V. O'Neill, Walter P. McDaniel.

Eastern Type & Plate Company, Boston, printers' supplies, \$50,000; Frederick S. Gage, Staley D. Trefry, James A. Good.

Usher Automatic Stop Company, Chicopee, \$15,000; Frank H. Page, Frank D. Howard, Charles H. Usher.

Harding & Co., Inc., Boston, jewelry, \$10,000; Simon T. Harris, Harry Marx, Jacob A. Harris.

W. O. Bliss Company, Boston, woolens, \$10,000; Fred M. Smullen, Nellie G. Bliss, John K. Berry.

Staso Laminated Slate Company, Boston, slate mining and quarrying, \$15,000; A. L. Mullin, Harriet M. Pingree, Philip C. Stanwood.

Atlantic Dress Manufacturing Company, Boston, \$5000; Hy L. Cohen, Sarah Cohen, Julius E. Blumberg.

William F. Mayo Company, Boston, rubber goods, \$150,000; William F. Mayo, George H. Mayo, William H. Mayo.

H. T. Schaefer Company, Inc., Boston, coal and coke, \$10,000; Henry T. Schaefer, Otilie E. Schaefer, Harry J. Jaquith.

Freeman-Daughaday Company, Norton, manufacturing jewelry, \$400,000; Frank P. Daughaday, Clarence L. Valentine, Arthur F. Dolan.

Marsfield Laundry, Inc., Marsfield, \$5000; Frank L. Slinn, John W. Merrill, Horace T. Fogg.

Vendome Lunch Company, Lynn, \$25,000; Owen Farley, Luther Hill, Francis M. Hill.

Suffolk Street Garage, Inc., Lynn, \$3000; Daniel Lynch, John Buckley, Henry Thomas.

Frank L. Roberts Company, Boston, brokers, \$50,000; Frank L. Roberts, John J. Walsh.

Bigelow-Dowse Company, Boston, hardware, \$400,000; Harry E. Dodge, John J. Gill, Rutledge Kelheur.

## MINE NOTES

WASHINGTON—An astonishing and wholly unprecedented increase in the export trade from the United States to South America occurred during October, though the acceleration has been going on with steadily increasing ratio for the past 10 months. The state department is disposed to attribute this increase to the great activity of the American consuls, who, under the department's instructions, are constantly seeking for trade opportunities for American manufacturers.

During October the exports to Argentina reached \$4,320,000; to Brazil \$3,114,330, and to Uruguay \$483,049. In the case of Brazil the increase in trade amounted to 56 per cent compared with October last year.

For the 10 months ending Oct. 31, the Argentine exports totalled \$41,997,043, and the Brazilian \$33,968,775, and \$6,129,023. This amount to an increase of 10 per cent in the case of Uruguay compared with four years ago.

The export trade with Japan during the same 10 months rose to a total of \$45,025,125, which is an increase of 15 per cent in one year. State department officials point with satisfaction to the fact that, especially in the case of the Argentine and Uruguay, this American export trade is composed not of raw material, but generally of manufactured products which compete with European goods.

## GOLD FOR IMPORT

NEW YORK—The Guaranty Trust Company has purchased \$1,000,000 in gold in London for shipment to New York.

The Carmania brought \$750,000 in gold bars for the company.

Heidelsheim, Ickelheimer & Co. have removed their Boston office to 60 Congress street, the Hornblower & Weeks building.

## REMOVE BOSTON OFFICE

Goldman, Sachs & Co. announce the removal of their Boston office to 60 Congress street, the Hornblower & Weeks building.

## BUILDING MATERIALS OF ALL KINDS ARE IN GOOD DEMAND

Spruce Lumber, in Particular, Is Bringing Profitable Prices—Hardwoods Firm and in Light Supply—No Definite Change in Randoms

The spruce manufacturer with but little soliciting is obtaining from customers in good standing orders at very remunerative prices for all the lumber he can produce and he believes that this state of affairs is likely to last for many days and perhaps many weeks.

The commission men are not so well content. The mills from which many of them habitually buy are either closed down or have already taken all the orders they can fill. Several wholesale merchants ordinarily active participants are today hardly more than spectators.

There are several firms connected with mills in New Brunswick from which random could be obtained if only the Canadian Pacific would furnish the necessary cars. That company, however, has, it seems, a pronounced objection to allowing its cars to leave its own line because of a difficulty about getting them back again.

There are not many orders for frames on the market but there are so few mills at work that prices are very strong. In one or two instances recently buyers in a nervous hurry have paid \$27 for very quick shipment. The ruling price is still of course \$26 and retailers when obliged to purchase recognize the futility of trying to obtain concessions. How much longer this price will last is a question.

In the random situation there is no definite change. There is some inquiry every day and business frequently results when seller can guarantee an early date for delivery. For 2x4, \$22 to \$22.50, is quoted. The other small sizes under 7 inches are sometimes sold at \$21 and sometimes at \$21.50. For 2x8, which is selling well, there are still two prices, \$22 and \$23.50.

Of eastern hemlock boards there was a sale a few days ago at \$24. Buyers generally have learned that \$23.50 is as little as any one will take today for any sort of decent delivery. For a carload lot of spruce covering boards \$22 is only obtained occasionally but for a small lot in mixed cars it is not high.

For No. 2 matched spruce, stock lengths, \$23.50 to \$24 is still quoted. The firmness of prices is explained by the light supply.

Laths of 1/4 inch are bringing \$4.50. Of 1/2 inch there have been sales within a few days at \$4.25. The laths in question were very full width and in all respects first class. The ordinary prices are \$4 and \$4.10. The offerings of the round wood variety are likely soon to increase of course.

The only new thing to note about the shingle market is the recurrence of a rumor that two large firms are selling extras at \$4.15 and clear at \$3.90. This may be correct, but it is certainly very hard to prove. The red cedar situation is very unsatisfactory. It has only obtained occasionally but for a small lot in mixed cars it is not high.

It is doubtful if anything very good in ash could be bought now for less than \$50. In both white and brown ash buyers are showing some interest and all sellers are very confident about the value of both. For poplar, 1s and 2s, the demand continues to lag a little, but in the undergrades a fairly satisfactory business is being done. Maple is reported to be finding favor and for the best hand sawed \$41 is being obtained.

The manner in which the price of walnut is soaring is the interesting feature of the market for the more expensive woods. White pine is in fair demand and still commands firm prices.

Quotations for white pine are for the most carefully graded stock. Prices for hardwoods are for lumber from the West and South. Because of the lack of grading, it is impossible to quote eastern stock.

**HARDWOODS**

1s and 2s

Ash, brown, 1-inch, \$54.56; 1 1/4, 1 1/2, 1 1/2, \$60.61.

Basswood, red, 1-inch, \$43.45.

Birch, red, 1-inch, \$55.58; sap, 1-inch, \$43.45.

Cherry, 1-inch, \$55.10; 1 1/4, 1 1/2, 1 1/2, \$55.10; 2-inch, \$115.120.

Chestnut, 1-inch, \$53.65.

Maple, 1-inch, \$39.41.

Oak, white, quartered, 1-inch, \$80.91; 1 1/4, 1 1/2-inch, \$91.03; plain oak, 1-inch, \$89.03; 1 1/4 and 1 1/2-inch, \$82.05.

White pine, 1-inch, \$61.63.

**WESTERN WHITE PINE**

Uppers, 4-4 \$102.03; 4-inch \$120.

Selects, 4-4 \$87.54; 5-4, 6-4 \$80.21

2-inch, \$105.48; 4-inch \$115.115.

Fine common, 4-4 \$87.54; 5-4 \$87.54; 2-inch, \$105.48; 4-inch \$115.120.

No. 1 cuts, 4-4 \$85.54; 5-4 \$85.54; 6-4 \$85.54; 8-4 \$85.54; 2 1/2-inch, \$105.48; 3 1/2-inch, \$115.120.

**SHINGLES, LATHS, CLAPBOARDS**

Shingles: Extras, \$4.25; clear, \$3.95.

4. Laths, spruce, 1 1/4-inch, \$4.50; 1 1/2-inch, \$4.40.

Clapboards, spruce, 4-feet extras, \$50.52; clear, \$48.50.

The southern lumber retailers have not so much lumber in their yards as customary at this season. During a great part of the year they more than half expected a decline in prices and bought cautiously. In many instances the mills, having done a good business for months past with southern and western customers are oversold and would not be able to fill an order promptly even if there were no car shortage. The buyer who is so situated that he must have something quickly finds that he is compelled to pay handsomely.

A seller who can supply yellow pine flooring promptly hasn't any trouble in finding a customer for it. For a rift sap, a buyer is asked \$44.50.

The comparative firmness of the market for partition is retained. For 4 and better 1/2x3 1/2 no one today quotes less than \$30.50 and a good many manufacturers, the majority probably, want more, some of them much more.

Roofers have been moved up another notch, a fact which sellers declare has had no chilling effect upon the demand. Houses that were asking \$21.50 for 6-inch and \$22.50 for 8-inch are now asking upon 50 cents more in each case, and declare that they have no difficulty in getting it. Buyers, it is said, are not considering the price. It is the time of delivery they wish to have a very explicit

## ATLANTIC COAST LINE

1912 Increase

Oct gross \$3,063,457 \$24,892

Net \$2,914,194 \$19,280

Less gross \$1,034,850 \$7,034

Net \$1,210,830 \$7,034

Surplus \$2,030,603 \$17,828

Oct gross \$2,881,994 \$25,571

Net \$1,363,128 \$15,631

Less gross \$1,063,197 \$10,014

Net \$3,271,503 \$25,570

## NEWS BY CABLE AND CORRESPONDENCE

## BRITISH AND GERMAN RIVALS IN WIRELESS ARE IN AGREEMENT

(Special to the Monitor)  
BERLIN, Germany—It is gratifying to learn that an amicable understanding has been arrived at between the two great wireless companies, the English Marconi Company and the German Telefunken Company. No fewer than seven lawsuits were pending between the rival companies for reported infringement of patents, and these have now been withdrawn.

The friction, which prevailed for many years, came to a head 10 years ago when the American Marconi station declined to convey a last message of greeting from Prince Heinrich, who was leaving America, to the President of the United States. The Marconi also refused for years to receive messages transmitted by German apparatus, so that the German steamers of the Hamburg-American line and the Lloyd ships were compelled to be provided with Marconi instruments.

Both systems developed along the same lines, and at equal pace, and to protect their interests the two companies spent enormous sums in getting out patents. Finally the situation became absolutely untenable and mutual steps were taken some time ago for cessation of hostilities, but the result has only recently been made public. The German company is acknowledged to possess equal rights everywhere, thus in future its messages will be forwarded from the Marconi stations and vice versa.

## LORD ROBERTS SAYS HE IS MISCONSTRUED

(Special to the Monitor)  
LONDON—Lord Roberts has written a letter to the Manchester Guardian, in which he explains his speech in Manchester, a speech which has roused a great deal of comment amongst those who desire peace for their own country and who entertain a thoroughly friendly feeling toward Germany.

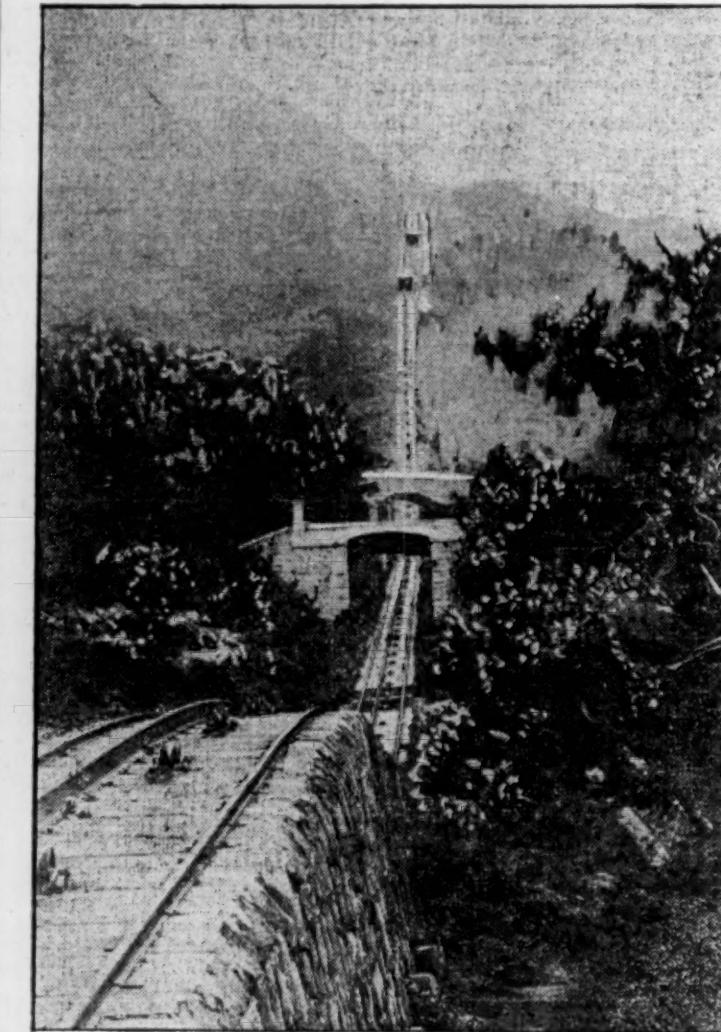
The Manchester Guardian, he declares, has misconstrued what was certainly a salient passage in his speech; he therefore feels bound to explain his meaning more fully. He draws a powerful picture of the German nation constructing the edifice of national greatness and realizing German nationality under Bismarck, the architect of united Germany, of the three hammer strokes of 1864, 1866 and 1870, which achieved a result which was prepared by long years of patient self-sacrificing labor, during which the German forces were made as certain of victory as anything in human calculation can be made. This process of development by which a whole nation rose to manful effort, he declared to be an excellent policy, and one that every nation prepared to play a great part in history should adopt.

Lord Roberts goes on to say that the statement that he had urged England first to arm herself better than Germany, then to make war on Germany with or without cause or quarrel, is so strange and repugnant to his mind that he is utterly at a loss as to how it was attributed to him or elicited from his speech.

What he had urged upon his fellow-countrymen was the development of the resources of the empire commercially, industrially and socially. In order to do so it must be in a position to defend itself successfully against aggression.

His whole speech was directed, as are all his efforts, to pointing out the "danger which is involved in the present situation, in which we alone find ourselves, as a nation, untrained, unorganized and unarmed, amid a Europe in which every people, not only great powers like Russia, Germany and France, but the smaller

## YOUNGEST REPUBLIC OF THE WORLD IS MOVING SWIFTLY INTO THE RANKS OF MODERN POWERS



(Photo specially taken for the Monitor)

Portion of peak tramway, Hongkong, greatly used by Chinese during Chung Yueng festival

Celebration of First Year of New China Illustrates Striking Progress Made Under Wise Leadership of President Yuan Shi Kai, Aided by His Loyal Followers

## MORE DEMOCRACY IS THE NEED NOW

(Special to the Monitor)  
HONGKONG—China celebrated a new festival on Oct. 10. That was the anniversary of the first blow in the struggle that led to the overthrow of the effete Manchu dynasty, and to the establishment of the republic in China; and popular desire, the vote of the advisory council and the mandate of the President

as occurred at Foochow shows that they are clashing under the arbitrary bureaucratic rule to which they are now subjected.

It is essential that there should be as little delay as possible in admitting the people to a share in the government. The members of a bureaucracy may be perfectly loyal and honest, and believe that



(Copyright by Mrs. Walter Creese)

Typical scene in Chinese street in the native quarter of Victoria City, Hongkong

## FUTILITY OF WAR IS EXPOSED

(Special to the Monitor)  
LIVERPOOL, Eng.—Norman Angell, author of "The Great Illusion," was invited to give a lecture on "Modern Commerce and International Policy" in Liverpool by the Chamber of Commerce and the Bankers' Institute.

Mr. Angell showed how futile is war between modern nations, and pointed out how the improved methods of transport and facilities for communication in the last half century have created a condition of interdependence of the nations which had become a vital condition of existence.

This interdependence was due to the division of labor, the direct result of improved means of communication between great industrial nations. But tradition still forms our notions of state craft; we have inherited the idea, formed in the days when such interdependence did not exist, in the days when most things in the world were done by force that nations are independent of one another and are virtually rivals. We still talk as if the growth of Germany was a menace to the interests of England, as if nations were separate economic units struggling against each other for existence. The credit system had provided the world with feelers. Damage done to credit in one part of the world-wide industrial organism was immediately felt and unmistakably demonstrated in other parts.

If we bombarded New York our own bank rate would immediately rise 3 or 4 per cent and every merchant in the country would suffer for it.

If Germany were to conquer England she could not confiscate railway stock or carry off the Bank of England gold reserves, because, if she did, her own banks would be closed next day. The factor of credit would therefore make such actions impossible. The fact alone that the confiscation of private property had disappeared in the warfare of nations made conquest futile. Europe was coming to realize that conquest meant simply change of administration and that international peace was of paramount importance.

Had the powers of Europe, he declared, not been possessed 40 years ago by the old illusion; if each had not suspected the other; if they had seen that interest was not in annexation but in good government, the trouble in the Balkans would have been cleared up and there would be no war today. It was because the Turk believes in force and conquest, because he does not believe in cooperation that it had been necessary to expel him from Europe.

In the last analysis the war in the near east was simply the determination on the part of the Christians that force should no longer be used against them. Those of them who do not believe in force of arms approved of the struggle in the Balkans.

## PORTUGUESE PARLIAMENT BUSY

(Special to the Monitor)

LISBON, Portugal—According to the republican constitution, Parliament formally opens today, but as stated in an official announcement just published, Parliament assembled on Nov. 12. The reason for this, given in the official gazette, is to provide more time for the discussion of the new electoral law, and to transact other business, including the creation of a ministry of public instruction and fine arts, and to discuss various financial measures designed to improve the financial situation in Portugal.

## TELEPHONE CONQUERS PERSIA

(Special to the Monitor)

STOCKHOLM, Sweden—L. M. Ericsson of Stockholm, Sweden, is well known as a telephone pioneer. He has introduced the system all over the world, and is now engaged in developing the telephone in Persia.

coincided in making the day a national festival.

So many events have been crowded into the history of China since that fatal day that it almost seems as if the republic were much older than it is, and a review of what has happened in the interval may not be inopportune at the present time.

No body ever imagined that the great changes which last year witnessed would take place so rapidly or so peacefully, or that China would evolve a new form of settled government. In fact, most people in China regarded the success of the revolt as the forerunner of the partition of China, and to them, and indeed to the world, China presents nothing short of a miracle in the manner in which the gradual consolidation of power under the republican administration has been accomplished, not to speak of its justification of itself to the world as a capable government, or the revelation of the possibilities that await a rejuvenated China.

## Progress Incredible

There was no hint in these early days of the wonderful way in which provincial jealousies would be overcome or smoothed down by the statesmanship of the republican leaders, and it seemed incredible that in less than a year the whole of China would be owning its allegiance to a President, still less to President Yuan.

Besides producing a united China, the republic is gradually overcoming the inevitable aftermath of disorder, the vast superfluity of troops is being disbanded,

local government is being put on an effective footing and a strong cabinet is in existence in Peking.

The turning point in the history of the past year undoubtedly was the appointment of Yuan Shi Kai to the presidency, and it is largely due to his wisdom and statesmanship that the republic has made such phenomenal progress, progress that would have been a few months ago incredible to the most optimistic.

While assigning so large a measure of credit to President Yuan, the part played by other leaders must not be forgotten. Yuan's success in his new role would have been impossible but for the patriotic self-abnegation of Dr. Sun Yat Sen, who, after seeing the object for which he had been laboring for years past on the verge of realization, stepped aside to let the prize be grasped by another, and that one, too, a man whom he must have been accustomed to regard as an implacable foe to his cause.

## Others Also Faithful

Nor should it be forgotten that the President has been served with loyalty by others who might have thought that they themselves had claim to the highest authority, and who might have caused much inconvenience and difficulty by refusing to serve the state in any less capacity. The most notable of these is Gen. Li Yuan Hung, without whose faithful support the President would have found it hard to deal with the Wuchang soldiers. Indeed, it may be said that the results which we now behold could have been achieved only by the loyal and patriotic cooperation of the mass of the officials of the republic.

While we do not expect too much yet from the new republic, there seems room for criticism in the manner in which it is governed at present. The people there are allowed no more say in their local, provincial and national affairs than they had under the empire, and trouble such

## ALLIANCE FRANCAISE LAUDED IN LECTURE BY JAMES H. HYDE

(Special to the Monitor)

PARIS, France—The lecture delivered at Tours by James H. Hyde on the subject of the role played by France in the development of the United States of America, has created much interest in academic circles. The address was given under the auspices of the University of Poitiers and the Institute of French Study of Touraine and was presided over by René Bessnard, the financial under-secretary of state.

After referring to the leading historical and political events in the relations between the two countries, Mr. Hyde proceeded to deal with the intellectual relations. It was, he said, through the schools and universities that French influence had in the first instance made itself felt in his country. He dealt at some length with the special influence of the Institut de France, and more particularly with that of the Academy of Sciences.

He insisted upon the importance of the work of the exchange lecturers, between the great universities of the two countries, of the influence also in this direction of the international exhibi-

tions, and still more of that of the Alliance Francaise, together with the federation of its local branches founded in the United States. This movement was, said he, too little known and more or less unappreciated in the countries where French was the common language.

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## GOVERNMENT FINDS WAY TO AVOID CRISIS

(Special to the Monitor)

WESTMINSTER—No two scenes could well have been in sharper contrast, than those which were witnessed at Westminster on the government's first and second attempt to rescue themselves from the difficult situation created by their recent defeat.

The first attempt in which resort was had to the simple expedient of rescinding the offending resolution, was accompanied by scenes typical of "pandemonium let loose," whilst the second attempt, wherein the effect was the same, if the method was more complicated, was made amidst surroundings of so much placidity and quietness as to be reminiscent rather of the House listening to the speech from the throne, than the House on a "gala day" as Baghot would have called it.

No one likes the new financial resolution, that point is clear enough. No one really liked the old one, which met with the "misadventure"; yet it was carried after a half-hearted debate, as far as the government were concerned, by the official coalition majority.

## Way Out Is Found

A week ago, amidst scenes of "grave disorder" Mr. Asquith declared that the government would get out of its dilemma by rescinding Sir F. Banbury's amendment, and the opposition would have none of it. A week later Mr. Asquith in a short speech, listened to without interruption, stated that it was proposed to negative the whole financial resolution. This was immediately done by a strangely indifferent House, the fact being that the opposition had gained its end in delaying business, and, in its opinion discrediting the government.

The new resolution limits in several directions the amounts to be paid out of the consolidated fund to the Irish exchequer. Where, however, the financial resolution meets with most serious opposition.

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position and disapproval is in its provision for giving the Irish Parliament power to vary the customs.

## Liberals Are Divided

Some 70 or 80 Liberals are avowedly opposed to the scheme and the proposal of one of them, Mr. Munro-Ferguson, that the right to vary the customs should be valued, and that the amount of such valuation should be paid over to the Irish exchequer in exchange for the retention of the imperial control of the customs, received the support of Bonar Law. "I would far rather," said the Unionist leader, "give Ireland an additional £500,000 than have the constant nuisance in the trade between the two countries."

Later on in the discussion Sir F. Banbury, the hero of "the historic Monday," as Sir Rufus Isaacs described it, moved another amendment, which sought to provide that in no circumstances should payment made to Ireland "involve a charge on the British taxpayer." The chairman described it as "perilous," near a direct negative, and hoped that his allowing it to be moved would not be taken as a precedent.

Sir Rufus Isaacs who opposed it on behalf of the government declared that "more unjust and inequitable proposal he could hardly imagine," and it was finally negatived by 115 votes. Several Unionist members made an attempt to continue the discussion, but the chancellor of the exchequer moved the closure, which was carried amidst the usual opposition dissent, and cries of "Gag" and "Closure on closure."

## SAAD-ED-DOWLEH AGAIN IN PERSIA

(Special to the Monitor)  
TEHERAN, Persia—Saad-ed-Dowleh has arrived in Teheran, and in spite of the assertion of Samsam-e-Sultaneh, the premier, that in asking Saad-ed-Dowleh to return to Persia, he had no intention of offering him the premiership, it is affirmed that Saad-ed-Dowleh has returned to Persia on the distinct understanding that he will be appointed to succeed the present prime minister. The new resolution limits in several directions the amounts to be paid out of the consolidated fund to the Irish exchequer. Where, however, the financial resolution meets with most serious opposition.

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CHRISTMAS SAILINGS

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## THE HOME FORUM

## RIGHT ENDEAVOR

WRITTEN FOR THE CHRISTIAN SCIENCE MONITOR

ANY examples of noble endeavor in behalf of worthy causes are to be found in the pages of history. We like to think of Lincoln, clear of vision, as he stood for the right "as God gave him to see it." Washington's xed purpose to bring out better conditions for the fellow-countrymen rejoices as we find him with the same equanimity and composure after defeat as after victory. We never tire of the story of Bruce and the spider. "Try, try again" is a motto heavy with triumph of continuance in well doing; and we are ever ready to applaud those who have not yielded to despair in days of trial, but have persevered in the accomplishment of a higher purpose.

It belongs to human activities to endeavor to reach some goal set by the affections or ambitions as an end to be desired. That goal may be worthy and those affections and ambitions may be of such nature that the person may well occupy himself in cultivating them. Every effort toward something more ennobling and less selfish is an effort in the right direction. It is for want of a fixed standard or the understanding of a definite goal that human activities fail to bring the results that the efforts put forward warrant us to expect. Lacking divine guidance mortals show discontent, frequent lagging behind, or dropping out of the ranks, things that should not accompany right activity.

That men accept these meager results and take as a matter of course these failures, shows that the effort should be made to attain a surer basis of thought. Mortals are bounded by the narrow walls of self and self-interest. The seed of desire must be a longing for good to rule the life and it must be planted deep. The seed that fell by the wayside, on stony ground and among thorns, could not yield the return that is a possibility to every seed namely, growth, flower and returning seed. Only those that fell on good ground brought forth fruit. In the text-book of Christian Science, Mrs. Eddy says: "In the soil of an honest and good heart, the seed must be sown; else it beareth not much fruit, for the swinish element in human nature uproots it" (Science and Health, p. 272). The heart, or affections, must be fixed on God.

Who is not desirous of turning from the sins that so easily beset mortals? Who would not find happiness in the good and pure? All can do this by knowing the true basis of all effective endeavor, which is constant right thinking.

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## Stories of Benjamin West

A story of the American painter, Benjamin West, in his early days at Rome, is retold in a book on the Boston Museum of Fine Arts (Addison). It appears that West and the well-known German, Raphael Mengs, were both engaged to paint the portrait of the same celebrity at the same time. That Mengs was painting the well-known personage was talked of in the art circles of Rome, but it chanced that West's portrait was finished first and hung at a certain exhibition. Everybody thought that it was the work of Mengs and praised it, saying, "There, you see that Mengs has color as well as form." But when it was discovered that the painter was an unknown American the enthusiastic Italians were very ready to acclaim him. And so his fame began.

Another amusing incident is told regarding him. Some well known Italian had heard of the rising young American painter and asked that he be brought to see him; but it developed that he supposed West to be an Indian—this was about 1750—and his host asked concerning the young man, "Is he white then? As white as I am?" As the Italian was very swarthy while West was of a pale blonde type the question raised a good deal of hilarity.

To mourn a mischief which is past and gone  
Is the next way to draw more mischiefs  
On—Shakespeare.

## Surprise Football Costumes

It was rumored at a Yale-Trinity football game, described in the Youths Companion by Walter Camp, that there was something strange about the uniform that the Trinity team would wear, and when the players at last emerged from their dressing room, great curiosity had been excited. It was justified, for as the Trinity men trooped out of the house they presented to the unaccustomed eyes of the Yale players and of the crowd a startling spectacle; they were all dressed in white canvas jackets that were laced tightly down the front, and that gave them a military look.

Later, the Yale men learned another interesting thing about the costume. To make it still more difficult for the tacklers to grasp the canvas jackets, the Trinity players had applied to them liberal dressing of lard, so that their runners were a good deal like the greased pigs that are still chased at some country fairs. Indeed, at the line-up and during the first part of the play, Yale had hard work to tackle the Trinity runners at all. After a time they found that the way to do it was to pick

## Come Out of the Shadow

Come out of the shadow and take your part  
With a manly will and an upright heart.  
Ashamed of your doubt, let it be your will

To look to the light on the farther hill,  
And feel in your heart, and know and trust,  
That out of the trouble and dark and dust  
A better day will be coming soon,  
When your heart will sing with a sweeter tune. —Baltimore Sun.

We never exchange more than three words with a friend in our lives on that level to which our thoughts and feelings almost habitually rise.—Thoreau.

## FAR MEANDERING RIVER OF KENTUCKY



CUMBERLAND RIVER, NEAR BAXTER, KY.

THE Cumberland river rises in the Cumberland mountains which make the east line of Kentucky, and then goes flowing above and below the southern line of that state till at last it decides to reach the Father of Waters by way of the Ohio, and flows northward to that stream not very far from its confluence with the Mississippi. The Tennessee flows almost parallel with the Cumberland as both approach the Ohio. The secret of the winding ways of rivers is clear enough no doubt to the geologist, but considered superficially the paths seem strange enough to be accounted for. Yet by hill or dale, fast or slow, straight or wandering, the path is always on, inclining at every inch to the goal and every river reaches the sea at last. The picture shows the Cumberland river near Baxter, in Harlan county, among the Pine mountains, not far from its source.

## FURNITURE AND THE COLLECTOR

FURNITURE, as the term is employed by modern writers, is applied to those movable articles used in the home for personal rest, work and pleasure, or for the storing of household requisites and ornament. These articles are almost invariably of wood, because of all the materials applicable to the interior construction and adornment of the home wood has been and still is man's first favorite and proven friend."

The history of furniture is therefore, continues a writer in the Dial, largely the history of man's adaptation of wood to his home needs and adornments. This history begins with his initial step in the direction of civilization, and has developed with his home-making instinct. It has been influenced by climate, and thus Europe rather than the Orient presents the chief field for its study. The oriental still seeks rest upon rugs spread upon the floor; and while floor coverings have been brought to the highest state of perfection in the east, little is to be found there in the way of furniture.

Because of its close human association,

## Nye on Youth

Youth is the springtime of life. It is the time to acquire information, so that we may show it off in after years. The wise youth will "lay low" till he gets a whole lot of knowledge, and then later days turn it loose in an abrupt manner. He will guard against telling what he knows, a little at a time. That is unwise. . . . Some of the things that we know should be saved for our own use. The man who sheds all his knowledge and doesn't leave enough to keep house with fools himself.—Bill Nye.

Let none entangle himself with the affairs of this life.—Congregationalist.

## Estimate of Knowledge

Our intuitions of a goodness, a beauty, a truth, transcending anything that earth can show, our persistent devotion to ideals that actual life always disappoints, our postulates of a perfection that rebukes and shames our practice—what can these things mean save that all which we call knowledge here is . . . a refraction of the white light of eternity by life's dome of many-colored glass, a sequence of shadow pictures cast on the further wall of the dim cavern where we sit, our eyes . . . averted from the true light of the world.—Paul Shores (on Plato).

O Land of the Soul!  
Men have lived on thy hills within  
Love's control,  
And fair had they stayed where thy  
star-streams roll,  
But a hand plucked them thence and  
made them abide  
In a world where they wandered, and  
often cried  
For that first hillside.—  
"O Love, take us back to thy Land of  
the Soul."  
—Henry Bernard Carpenter.

## CHILDREN'S DEPARTMENT

## Surprise Football Costumes

up two handfuls of dirt and hold it until the runner was near; then when they opened their hands to tackle, there was enough grit left to make a firm hold possible.

## Geography

A newspaper story from Maryland tells of the visit of a county superintendent of schools to a school in a neighboring county. After he had spoken to the pupils the teacher said:

"Children, who knows where Cincinnati is?"

"Fourth from the top!" came the instant reply.

It is said the superintendent enjoyed the incident, whether he keeps track of National League baseball or not.

## The Sum of It All

The boy that by addition grows,  
And suffers no subtraction,  
Who multiplies the things he knows,  
And carries every fraction,  
Who well divides his precious time,  
The due proportion giving,  
To sure success aloft will climb,  
Interest compound receiving.  
—Dr. Ray Palmer.

## Picture Puzzle



ANSWER TO SATURDAY'S PICTURE PUZZLE  
Headlight.

## Easter Island

Huge and grotesque stone images stand and lie over the fertile surface of a deserted island far south in the Pacific. It is a place that Poe might have sung into existence, or Rider Haggard created for the scene of some fantastic romance. Even its name—Easter island—seems more literary than geographical, says the Churchman. Easter island, 2000 miles from South America and 1400 miles east of Pitcairn island, has, on all the 45 square miles of its area, less than 200 people. But it has other inhabitants, great masses of rock, 600 in number, each carved into the semblance of a human figure. These statues weigh, on an average, from 10 to 12 tons each, some of them reaching a weight of 40 tons. A few of them stand on stone platforms 400 feet long, and many similar platforms stand untenanted. At the quarry, which is a crater (for Easter island is of volcanic origin), a number of these images lie half-formed as the vanished sculptures left them. There is another crater where the crowns of the figures were made from rock of a different sort. Here, too, are found unfinished specimens.

A complete list of Mrs. Eddy's works on Christian Science with descriptions and prices will be sent upon application

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## Whistler at Work

THE studio was surprisingly different from the room he previously used in Lindsay row, and entirely unlike the studios usually occupied by other artists. I remember a long, not very lofty room, very light, with windows along one side; his canvas beside his model at one end and at the other, near the table which he used as a palette, an old Georgian looking glass, so arranged that he could see his canvas and model reflected in it. Those who use such a mirror (as he did constantly) will know that it is the most merciless of critics. I marveled then at his extraordinary activity, as he darted backwards and forwards to look at both painting and model from his point of view at the extreme end of the long studio. He always used brushes of large size with very long handles, three feet in length and held them from the end with his arms stretched to their full extent. Each touch was laid on with great firmness, and his physical strength enabled him to do without the assistance of a mahlstick, whilst the distance at which he stood from the canvas allowed him to have the whole of a large picture in sight and so judge the correct drawing of each touch.—Way's "Memories of Whistler."

"Tis but a stopping of these holes  
And with a little breath from your lips  
It will give most delicate music."

Then he tells the men how unworthy a thing they would make of him, seeming to know his stops to play upon him, and pluck out the heart of his mystery, sound him from the lowest note to his compass. Do they think that he is easier to be played on than a pipe?

Mr. Welch also reminds us of the old phrase "to know no touch of it" as equivalent to "I cannot play a note." This of course looks to the French word toucher, which means to play upon a musical instrument. In the "Merchant of Venice" we find the "touches of sweet harmony," and Milton speaks of the solemn touches of the recorder.

## Science

## And Health

With Key to the Scriptures

The Text Book of Christian Science by

MARY BAKER EDDY

# THE CHRISTIAN SCIENCE MONITOR

"First the blade, then the ear,  then the full grain in the ear."

## EDITORIAL

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### The Bulgar

IN THE month of May, 1453, the Ottoman army lay across the peninsula before the wall of Constantinople. On the night of the 28th, the Emperor attended the last Christian service in Santa Sophia, and passed from there, the last of the Romans, to take his stand in the great breach. At sunrise on the 29th, the Turkish drums sounded the assault. That afternoon, Muhammad II. entered the great Christian basilica, and, having directed one of the muezzins to call the faithful to prayer, himself mounted the high altar and prayed aloud to Allah. Sixty-four years before, Sisran, the last King of Bulgaria, had surrendered to Amurath I. at Nicopolis and his country had been annexed.

For 487 years Bulgaria lay a dumb slave under the heel of the Ottoman. All national life, almost all civilization, seemed to have been crushed out of her. One day, in the year 1876, there was a rising of some sort. The Bashi-Bazouks were sent to suppress it, and the infamous massacres took place. Europe was horrified, but Europe needed a voice. It was then that Gladstone, "forgetting Homer and the Pope," flung himself into that crusade which ultimately brought Russia across the Danube, and dictated the peace of San Stefano. San Stefano set up a great Bulgaria, with a port on the Aegean. The congress of Berlin, that monument of European selfishness and stupidity, reduced Bulgaria to an insignificant principality and stifled its hopes.

Even then, Bulgaria was not disheartened. With extraordinary grit, the peasants, aided by the government, set to work to rebuild the Bulgarian kingdom, and to restore it to the place in Europe which it had once occupied. The history of that effort is almost a romance. First the quarrel with Russia, which cost Stambouloff so dear, but which freed the country from the tutelage of the elder brother. Then the war with Servia, characterized by that extraordinary confidence which permitted the enemy to advance to Slivnitsa, in order that he might be more completely crushed. And again, that sudden advance to Philippopolis and the repudiation of the authority of the Sultan, which gave eastern Roumelia as far as the Rhodopes once more to a King at Sofia, which had taken the place of the ancient Tirnovo. All the time, year after year, for thirty-three years, there went on the patient building up of the army, the nursing of the finances, the extension of commerce, and the improvement of agriculture, which eventually made the country strong enough for the week, only two months ago, when Sofia was hung with black. And then the Balkan league, the almost incredible statecraft which brought the defeated of Slivnitsa, the intractable Black mountain, and the antagonistic Hellenes into the quadruple alliance. Finally, the deliberate, methodical advance over the frontier, the heroism of the soldiers and the ability of the generals, which brought the Bulgarian battalions to the place where, 459 years ago, the tents of the Osmanli lay under the walls of Christian Constantinople, and the last of the Caesars went down from the high altar in Santa Sophia to the breach by the gate of St. Romanus.

THIS is the time of year when reports of results from expert farming come in, and an agriculturist of Muscotah, Kan., is on hand with the statement that he raised 503 bushels of corn on five acres of land. They are doing wonders elsewhere on five acres, also, and with other crops than corn.

### Need of Well-Defined Waterway Policy

OF THE holding of waterway conferences, conventions and congresses in these times there appears to be no end. In view of the neglect to which the rivers, canals and lakes—the whole system of interior waterways—have been subject in recent years, this is not surprising. The meetings are a natural result of the public's awakening to its own shortcomings in this particular. For nearly fifty years interior water navigation has been

steadily declining. The rivers have fallen into desuetude. The commerce of the Great lakes has not kept pace with the growth of the country. The railroads have gradually become possessed of water frontage, such water carriers as they have desired, and water terminals. Development has been confined almost wholly to land transportation. Land transportation is not meeting the demands of the nation. The cost of carriage has become excessive. Distribution is inadequate. High living cost is the consequence.

One of the greatest of the series of waterway gatherings will be held in Washington, D. C., on the 4th, 5th and 6th of this month. This will be the national rivers and harbors congress. Behind it are practically all the prominent waterway promoters of the country. Every section of the United States will be represented at this meeting; so will every industrial and business interest that is looking for a way out of the perplexities incident to the undirected or misdirected transportation facilities of the nation. North and South, East and West, the feeling is deep and widespread that transportation should be coordinated, systematized, simplified, and that the proper employment of waterways, in conjunction with railways, will assist materially in bringing the desired improvement.

One very visible and serious drawback to the waterway improvement agitation is that it has continued to be merely an agitation up to this time. Its general propositions have long since been stated, and the public everywhere is in sympathy with its aims. What is needed now is a comprehensive plan of action, some well-defined scheme which the public thought can grasp and eventually understand. Vague proposals should be given scant attention in the coming congress. Something tangible and specific is wanted. There should be a beginning, or, better still, there should be beginnings, no matter how small, looking to the carrying out of some well-matured scheme. Public interest in the waterway question cannot be much longer sustained by mere oratory; the interest of the government cannot be enlisted by the intangible and the indefinite. If the congress of next month will proceed even so far as to be able to lay before the country an outline of the policy it would have pursued, it will have gone farther than any of its predecessors. Everybody admits the need of waterways, of better and cheaper transportation for the products of the nation; what everybody wants to know now is how to go about getting them. There must be a plan before there can be real progress.

SIGNS multiply that discussion of the Monroe doctrine as an immutable core of national foreign policy is to take on more disputatious aspects than formerly. Dissent from the doctrine, both on ethical and on tactical grounds, increases among citizens of the United States who ponder over what it really implies and what its logic might cost. New conditions at home and the altered status of the central and southern American republics force reconsideration of the creed that Adams conceived and Monroe stood sponsor for. There are not lacking public men as well as private citizens who now question the assumption underlying the "doctrine." They are not at all wedded to republicanism per se as invariably better than a constitutional monarchy. As descendants of Teutonic or Celtic sires they hold no brief for preservation of Latin civilizations if at the cost of lives and treasure of North Americans. Moreover others of these critics question absolutely the ethical justification of a policy that excludes Europe from doing in South America what the United States has found it best to do in the Philippines. Taking of the Philippines, in the opinion of these critics, at once punctured the assumption of the United States with reference to shaping South American history.

Yet another group argue that at least the republics which the United States claims to guard can be consulted by it as to their desire for further protection, and if so, on what terms. Where a desire for retention of the protecting power exists, the new status should be by mutual agreement. The South American nations should have responsibilities under an amended and clearly defined compact, creating if not an alliance of the Americas, at least an understanding between them. With such a contract, as surely as day follows night, distrust between the Latin-American and the Teutonic-Celtic America would pass away.

It was thus wise that Admiral Chester of the United States navy, argued before the National Geographic Society in Washington the other evening. The point of view of this representative of a militant arm of the national service is the more interesting and weighty because it came from a man who has studied comparative civilizations at first hand and who is of a profession that customarily though wrongly is deemed belligerent in its temper and lusty for strife. What Admiral Chester sees and what he stands for is a doctrinal revision that will account for and recognize an altered world in which statesmen must work and nations compete.

### University Forum Plans

THE up-to-date American university, especially if in a city environment, conceives it to be its duty to serve popular and civic ends as well as the more technical purposes of conventional education of students, use of laboratories, and accumulation of scholastic lore. The most obvious defects and most serious indictments brought against some of the older eastern institutions arise from their disinclination to assume the role of teacher

of the people. Clinging to the venerable academic tradition of old England and of early New England they refuse to accept the German ideal of a state-serving group of scholars, major and minor, closely identified with all concerns of the community, political as well as academic, military as well as industrial.

New York city has a local university, not as venerable as Columbia but always more democratic, which is feeling the throb of the life of the time and is preparing to take part in it. By establishing a university forum, meeting weekly at a time when citizens as well as students can attend, by choosing for discussion some of the most vital problems of the hour and by selecting as protagonists able thinkers from all parts of the country, New York University is to do its share in creating public opinion, that power which finally controls in American affairs.

Held under the auspices of the university's division of public affairs, in a building on Washington square, down town where the people can get at it, this forum can, and no doubt will, do fine work for democracy. When Professor Jenks, formerly of Cornell University, left the inland academic center for the more strategic urban fighting ground, he did so with a desire to get nearer the point where the knowledge of an economic specialist can count, and where the masses are.

THE visit made by former Superintendent of Schools Edwin G. Cooley of Chicago, under the auspices and at the expense of the Commercial Club of that city, to the training schools and technical institutions of Europe, reference to which has heretofore been made in these columns, is now bearing fruit. Mr. Cooley, on his return from an extended tour of investigation, prepared a report on the subject of vocational schools in Europe that has received very general attention not only in Illinois, but elsewhere. This report brought home to American students of popular education the fact that the system of public instruction in the United States while superior to that of other countries in some important respects, is inferior to them in others.

As a consequence of the interest and the discussion aroused by Mr. Cooley's report, a bill based upon his recommendations will be introduced in the Illinois Legislature this winter. Its purpose, broadly stated, will be to provide vocational training for boys and girls who must leave the public schools early in order to become wage earners. In existing circumstances, children leaving the grammar grades are in the main utterly unprovided with knowledge that would enable them to perform anything save the most simple tasks. Their employment after leaving school often consists for a long period in learning to do things that they might have been taught to do in school. It should be borne in mind that what will be aimed at by the legislation proposed in Illinois is not the establishment of institutions for the mechanical or vocational training of pupils of high school years; the object of the present movement is to provide suitable and useful training for public school children who do not, and, for numerous reasons cannot, reach the high school or enjoy the privileges of any of its branches.

Incidental to the campaign that is to be carried on in the Legislature at its next session a committee representing the public schools of Chicago, and including the present superintendent, Mrs. Ella Flagg Young, is now visiting Boston and will visit other eastern cities with the purpose of acquainting itself with the scope and progress of vocational education throughout the section. When the matter comes up for action, the friends of the proposed bill hope

### Questioning the Monroe Doctrine

to be able to lay before the legislative committees, and before the Legislature itself, data covering the entire question of vocational training in the United States as well as in Europe.

Illinois seems to be determined not to go into this matter in any half-hearted way. What is desired is that vocational training shall be made a part of the public educational system of the state, and an essential part. The small towns and rural districts, it is held, need this innovation in the training of children fully as much as the cities. The ultimate aim of the proponents of a general vocational system in Illinois is to teach some useful vocation, some trade, some means of earning a living, to every boy and girl pupil forced to leave school at 14 years of age. It is stoutly maintained, in reply to objections, that the creation of vocational schools will not necessitate the establishment of two distinct systems of public education, but will require only the broadening of the present system. This is a reasonable position, and it seems to appeal to all those who have given the matter serious thought. The public school system of the United States today is flexible enough and advanced enough to adjust itself to every useful departure and extension.

WHETHER the assurance from Hamilton, Bermuda, that President-elect Wilson will seek other advisers than Mr. Bryan, was inspired or based simply upon an observing newspaper correspondent's conjecture, does not really matter, because no such assurance was necessary. It seems to be the purpose in some quarters to place both the President-elect and Mr. Bryan in a false position. There is no evidence in sight to support the theory that Mr. Bryan has sought to intrude himself upon Mr. Wilson at any time since the Baltimore convention. He certainly has not done so since the election. The first intimation the public has had of any desire on Mr. Wilson's part to seek Mr. Bryan's counsel came with the announcement of the latter's invitation to become the guest of the former in Bermuda. Nothing could be more in accord with precedent and practise than that the titular head of the party under such circumstances should seek a conference with the actual leader before advising with others.

Undoubtedly, Mr. Bryan will be only one of several prominent Democratic leaders whom the President-elect may invite to Bermuda within the next few weeks. It will be strictly in line with the careful and cautious temperament of the man if he consult with a very large number of distinguished members of his party with the view of getting at the undercurrents of sentiment. Not even Grover Cleveland was more thoughtful and deliberate than this scholar of trained and analytic intellect. Whatever may be the faults of his administration, they are least likely to be due to impulse. Before his work begins he will have determined certain policies with regard to men and things, and there will probably be little deviation from his course afterward.

On the other hand, there are many, and strong, and obvious, reasons why Mr. Bryan should avoid rather than court any more responsibility than he has already assumed in Mr. Wilson's behalf. The latter will be President by reason of the masterful tactics of the dominant figure in the Baltimore convention. In making his fight to crush influences not to his liking in that gathering, the logic of events led him to support the cause of Woodrow Wilson. He has since repeatedly expressed the belief that Mr. Wilson will prove to be an able and conscientious executive. It does not follow that Mr. Bryan will be willing to become a part of the Wilson administration or to link his political future with either its success or failure.

President-elect Wilson, it may be taken for granted, has been all over this matter. Mr. Bryan, too, could not have failed to give every phase of it the most serious thought. The two are very probably of one mind as to the delicacy and danger of having positive characters at both ends of the cabinet table during the next four years.

ATLANTA, Ga., has a city federation of women's clubs made up of eighty-two independent organizations, and it is accomplishing things, and aiding in the accomplishment of things, of so much importance to the community that its work compels the unstinted approval and admiration of the local press. It would appear that the eighty-two women's organizations of Atlanta have federated with the definite and most deserving purpose of making the city a better place in which to live. To this end the central body at a recent meeting specifically pledged the entire membership of the clubs to cooperate with the chamber of commerce in carrying out a program for civic betterment under the auspices of the latter. In a measure, the federation thus merges itself with the general movement for local improvement, but there is not the slightest danger that it will lose its identity or fail of distinctive recognition. On the contrary, this display of unselfish civic interest has already led to a review of the achievements it has scored, many of them in the interest of the lowly and obscure elements of the population, and these stand out so clearly to its credit that self-effacement for the public welfare has tended rather to brighten than to dim its record.

In this particular case is illustrated eloquently the potential value of woman's influence in municipal affairs. She needs but to show, through organization and propaganda, that she is in earnest and men will take the heavier tasks off her shoulders. She needs to be prudently directed. The causes she undertakes are almost invariably harmed when pressed by extremists. In Atlanta she has taken up one task at a time, handled it sanely and brought it to success, and now her counsel and her sympathy are welcomed in the prosecution of reforms upon which she herself would find it difficult or impossible to enter.

She can be of great assistance by throwing the weight of her moral influence on the side of the chamber of commerce. That body has prepared a program for civic advancement to which she can unreservedly subscribe. It is woman's fight, as much as their own, that the men of Atlanta are engaged in.

INDIANAPOLIS is to furnish the traffic policemen of that city with small heated plates on which to stand in cold weather. Heretofore their only recourse has been heated arguments with teamsters or motormen.

It is something to be grateful for that the hobble skirt was last in style 5000 years ago, and that it will not come back again, perhaps, until 6913.

### Woman and Civic Betterment